MOSER
DICTATION STUDIES

LYONS AND CARNAHAN

MOSER
DICTATION STUDIES

by
Paul Moser, J. D., Ph. B.

LYONS AND CARNAHAN
CHICAGO NEW YORK

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PREFACE

"MOSER DICTATION STUDIES" is designed for use by students who have completed their first study of Munson theory. At this point in their course a review of the important principles is necessary and thorough drill in vocabulary, reading, and writing indispensable. The DICTATION STUDIES provides the material for this work. The exhaustive lists of words illustrating the rules enable students not only to fix the principles firmly in mind, but to acquire a working vocabulary which will meet the exacting requirements of business. The letters both in shorthand and those to be written into shorthand are interesting and modern.

I was greatly encouraged when planning the book by my many high school teacher friends who felt it would meet a long-felt need. In the actual work of the book itself my thanks are due to Mrs. Emsley Cleeton, who read the manuscript and proof. The excellent typing of the book was done by my secretary, Miss Edna Smith.

I am indebted to the "Mail Bag," Prentice-Hall, Inc., Walworth Manufacturing Company, Mr. Henry M. Morse, Chief, Domestic Commerce Division, Department of Commerce, Washington, D. C., Peggy Paige (New York), Mr. Maxwell Droke, The Hoover Company, Barrett-Cravens Company (Chicago), The American Rolling Mill Company (Middletown, Ohio), and many others for permission to use their letters in this DICTATION STUDY.

I shall appreciate deeply any suggestions or criticisms on the book.

Paul Moser

Chicago, June, 1925.

*Word-signs are starred in the text.

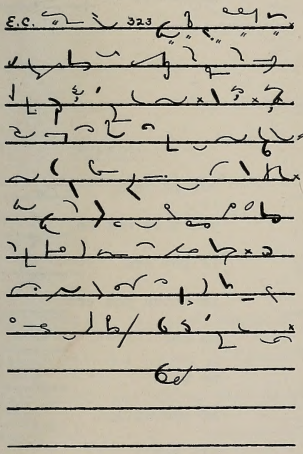
Vocabulary

cashier
*uniform
street
small
relief
frank
hard
pestered
explained
ordinary
*significance
sincerely
collector
window

Phrases

I have no
one way
in person
day after
of what a
by mail
it will be

Read 1



Write into Shorthand 2

Lyons & Company
1210 Old South Building
Boston, Massachusetts

Gentlemen:

There's only one way to get rid of the bill collector who calls in person--pay him.

There's only one way to get rid of the fellow who collects by mail--pay him.

There's only one way to get rid of me--pay me.

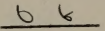
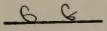
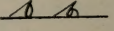
Just think of what a relief it will be to you to know that from the day after you mail your check you won't be pestered with another "come across" letter from me.

The amount is only $16. Thanks.

Yours sincerely,

LESSON 1 (Con'd)

RULE REVIEW: The past tense of a regular verb ending in a Ster-loop is formed by changing the Ster-loop to a St-loop and adding a half-length upward or downward R, as:

foster-ed 
fluster-ed 
register-ed 

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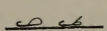
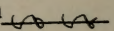
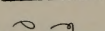
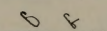
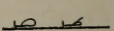
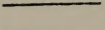
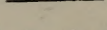
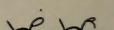
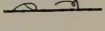
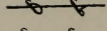
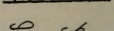
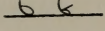
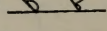
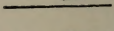
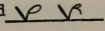
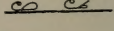
cluster-ed 
filibuster-ed 

#master-ed 
plaster-ed 
huckster-ed 

#muster-ed 
blister-ed 
upholster-ed 

fester-ed 
bluster-ed 
cloister-ed 

bolster-ed 
minister-ed 
sequester-ed 

#roister-ed 
administer-ed 

LESSON 2

Vocabulary

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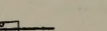
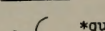
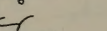
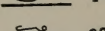
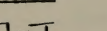
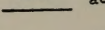
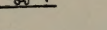
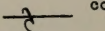
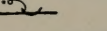
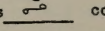
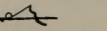
securities 

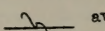
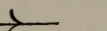
annually 
*quarterly 

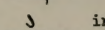
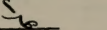
clients 
accommodate 

briefly 
concerning 

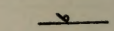
*describes 
conservative 

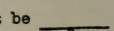
prefer 
available 

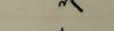
bothered 
investment 

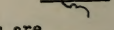
circular 
investors 

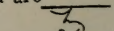
Phrases

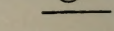
but it is 

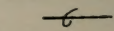
you will not be 

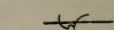
if you are 

in which you are 

on our 

we will 

if you will 

all our 

Special forms to get better outlines.

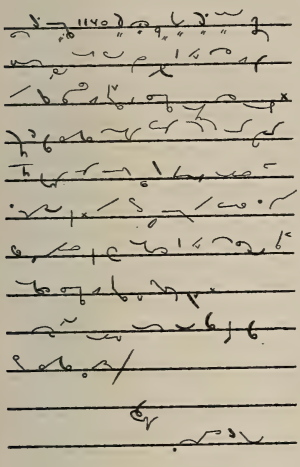
quickly distributed

market cooperate

may we

to whom

Read
3



Write into Shorthand
4

Mr. E. M. Condon
12 East 12th Street
Atlantic, Iowa

Dear Sir:

Thousands of letters to investors each year go into waste-baskets without being read--and they should; but it is a big waste for the houses that send them out.

We do not issue letters broadcast and you will not be bothered by us unless we have an offering that you will surely want if you are in the market.

The enclosed circular briefly but completely describes such an offering--the kind that is quickly distributed among conservative and keen buyers.

Shall we tell you about it the next time an equally good security is available?

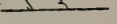
Yours very truly,

RULE REVIEW: The past tense of a regular verb ending in a double-length with an N-hook is formed by changing the double-length to a half-length and adding half-length downward R:

tender-ed counter-ed encounter-ed

LESSON 2 (Con'd)

ponder-ed

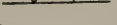
wonder-ed 

wander-ed

banter-ed

hinder-ed

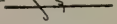
render-ed

canter-ed 

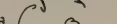
venture-d

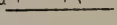
pander-ed

plunder-ed

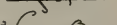
winter-ed 

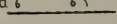
launder-ed

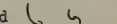
blunder-ed 

slander-ed 

founder-ed

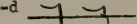
thunder-ed 

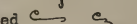
maunder-ed 

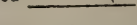
meander-ed 

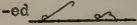
flounder-ed

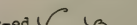
indenture-d

squander-ed 

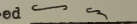
surrender-ed 

philander-ed 

calender-ed 

engender-ed 

splinter-ed

recounter-ed 

LESSON 3

Vocabulary

ordered

stamped

curious

learn

honestly

envelope

inquiring

Alexander

transactions

*neglected

merchandise

straightened

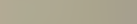
connected

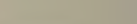
assortment

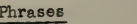
Phrases

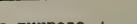
for this purpose

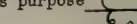
he has been

from us 

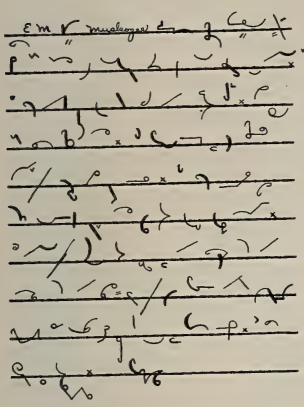
wasn't 

was there 

as I 

all over the 

Read
5



Write into Shorthand
6

Mr. E. M. Dudley
Muskogee, Oklahoma

Dear Mr. Dudley:

Thanks very much for your kind response to my letter inquiring why you haven't ordered from us this season.

You state your buyer has not been to the New York market. Well, let us bring the New York market to you. We're sending goods every day on open order all over the country and we'll do all we can to please you.

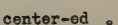
Just say the word and I'll send you an assortment of dresses which are the talk of the market.

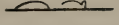
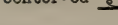
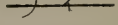
Yours very truly,

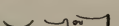
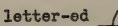
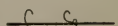
RULE REVIEW: The past tense of a regular verb ending in a simple double-length (no final hook) is formed by changing the double-length of the present tense to a full length and adding half-length T, D, or Ith with the R-hook, as the case may be:

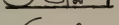
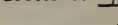
I. "Ter"

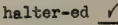
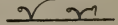
miter-ed		falter-ed		slaughter-ed	
martyr-ed		saunter-ed		flatter-ed	
water-ed		filter-ed		fritter-ed	
meter-ed		mutter-ed		shatter-ed	

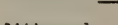
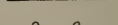
motor-ed
center-ed 
shutter-ed

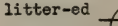
enter-ed 
letter-ed 
flutter-ed 

alter-ed 
halter-ed 
swelter-ed 

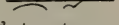
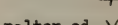
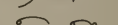
#mature-d 
litter-ed 
shelter-ed

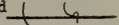
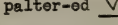
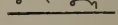
fetter-ed
palter-ed 
smatter-ed 

welter-ed
loiter-ed 
infilter-ed 

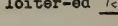
lighter-ed 

II. "Der"

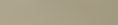
order-ed 
molder-ed 
shudder-ed 

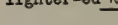
border-ed 
murder-ed 
bewilder-ed 

fodder-ed
sunder-ed
shoulder-ed

smolder-ed 

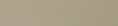
III. "Ther"

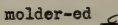
mother-ed
wither-ed
weather-ed 

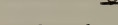
lather-ed
smother-ed 
leather-ed

slither-ed

IV. In the following words, the D-stem is used after double-length F or N, as it makes a better outline:

nature-d
nurture-d
feather-ed 

feature-d
father-ed 
denature-d

further-ed 

Past tense distinguished from metered.

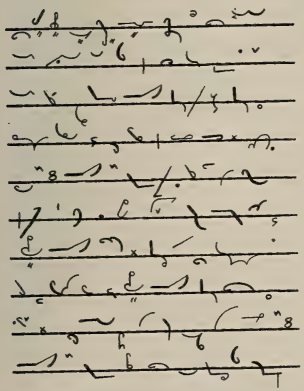
Vocabulary

fasten		fastened	
holder		securely	
postal		garage	
eye		situation	
easily		fishing	
hinge		appearance	
hook		affirmative	
swing		Stanley	
above		pictures	

Phrases

very little	
we are not	
it will be	
whether or not	
you will see	
we can tell	
in our	
when a	
about it	

Read
7



Write into Shorthand
8

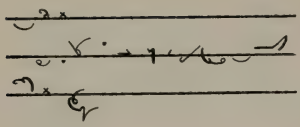
Mr. John Stetson
New Britain, Connecticut

Dear Sir:

It will be very handy some cold night to step out of your car, open the garage doors, jump back into the car and roll right into the garage. Pull the handle and the doors are closed again.

No fussing with a squeaky hinge, no fishing around for a hook to fasten the doors with. The doors swing on Stanley Hinges and are held back by the Stanley Garage Door Holder.

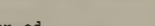
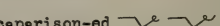
Whether or not you use Stanley Garage Hardware, three points should be carefully considered. Will the

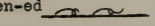
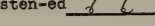
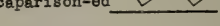


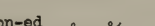
doors swing easily? Will they close weather tight? Will the hardware add to the appearance of the garage? We know Stanley Garage Hardware will answer all these questions in the affirmative. Prove it for yourself.

Yours very truly,

RULE REVIEW: The past tense of a regular verb ending in a final N-curl is formed by changing the curl to a half-length N-stem:

hasten-ed 
chasten-ed
caparison-ed 

reason-ed 
poison-ed 
christen-ed 

brazen-ed 
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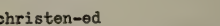
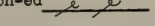
crimson-ed 

lessen-ed 
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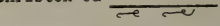
coarsen-ed 

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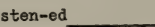
fasten-ed 
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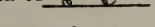
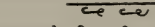
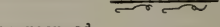
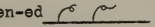
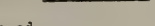
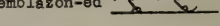
wizen-ed 
moisten-ed 
imprison-ed 

listen-ed 
bedizen-ed
garrison-ed

loosen-ed 
jettison-ed 

LESSON 5

Vocabulary

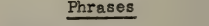
emphasized
carpenters

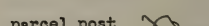
frank
criticisms

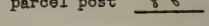
prepaid
personally

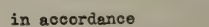
hammer
soliciting

Phrases

parcel post 

in accordance 

one of the 

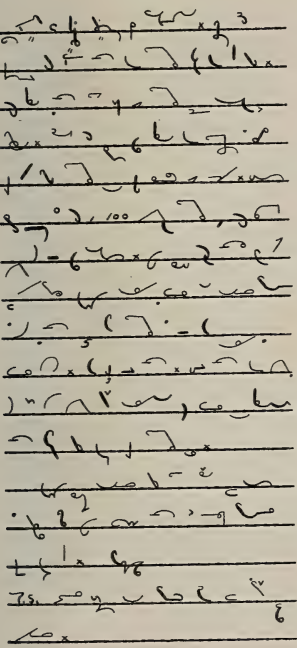
we are not 

approval *suggestions bear in mind

mutual postoffice that will be

mentioned *particularly according to the

Read
9



Write into Shorthand
10

Mr. Claude Miner
Joplin, Missouri

Dear Mr. Miner:

We are sending you by parcel post prepaid a Plumb Claw Hammer. This hammer we are pleased to give you free of charge in return for sending us answers to the questions on the enclosed blank from the six carpenters including yourself, in accordance with our mutual agreement.

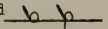
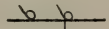
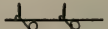
Try this hammer out, noting particularly the points emphasized on the question blank enclosed. Then fill out one of the blanks. Show the hammer to five of your carpenter friends and have each of them answer the questions and sign the blank. Then mail the six blanks that have been filled out back to us in the enclosed stamped envelope. Ten blanks are enclosed in case some are spoiled.

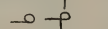
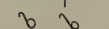
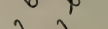
Please bear in mind that we are not soliciting praise or approval of this hammer, but that we want your frank opinion of the various features mentioned on the question blank and any further suggestions you can make for its improvement or criticisms of any point about it that you do not think is right. We want your help in

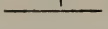
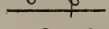
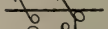
_____ designing a hammer that will be best fitted for a carpenter's needs.

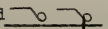
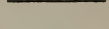
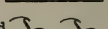
Yours very truly,

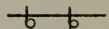
RULE REVIEW: The past tense of a regular verb ending in a Ses-circle is formed by adding a D or T-stem:

obsess-ed 
possess-ed 
dispossess-ed 

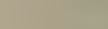
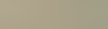
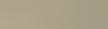
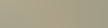
excise-d 
process-ed 
prepossess-ed 

capsize-d 
exercise-d 
ostracize-d 

recess-ed 
decease-d 
emblematicize-d 

criticize-d 

LESSON 6

Vocabulary				Phrases	
private		hesitated		bank account	
*similar		connection		their own	
commence		*beginners		your own	
start		cultivation		large or small	
starter		*financial		as it is	
*frequent		swelling		some time ago	
stamped		*advantage		quite a while	
*degree		gardening		what is the	
*regular		ambitious		six per cent	

thrift

valuable

devote

assist

worthwhileness

patronage

intervals

intention

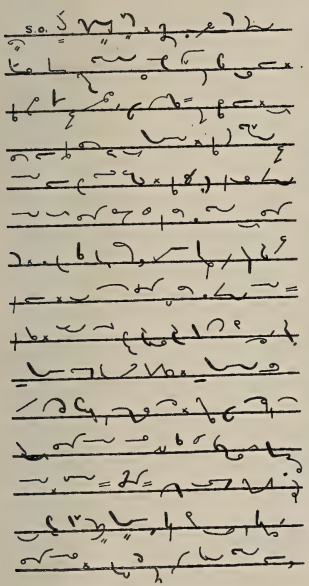
a great deal

assure you

we may be able to

point of view

Read
11



Write into Shorthand
12

Mr. Mark B. Scott
Cedar Falls, Iowa

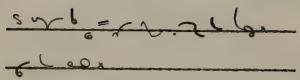
Dear Mr. Scott:

Some time ago you decided to take advantage of our Cumulative Bond Purchase Plan. You have not carried out to your advantage the details of this plan, in that you have not made a deposit for quite a while.

What is the difficulty? Why not come in and talk it over? We may be able to assist you.

As you surely realize--this plan of saving is 100 per cent more attractive than any other known method for accumulating money to invest in high-grade bonds. We are paying you now six per cent interest on your accumulated savings, and you are losing a great deal by letting your original intention to deposit your savings at regular, frequent intervals stop short.

I urge you to start today in swelling your cumulative account by sending in a deposit. Use the enclosed stamped envelope.



I thank you for your past patronage and assure you we desire to serve you in this matter.

Yours very truly,

RULE REVIEW: I. When the present tense of a regular verb ends in a half-length, the past tense is regularly formed by changing the half-length to a full length and adding half-length T or D, as: act ___ acted ___ report ___ reported ___ indicate ___ indicated ___.

II. Where the past tense ends in half-length T, D, or W, however, the past tense is formed by changing the half-length to a full length stem and disjoining half-length T or D; this is necessary because there would be no angle between the stems if joined:

tided	militated	expatriated	accommodated
obtruded	validated	constituted	straightened
credited	filtrated	palpitated	remonstrated
intruded	protruded	maltreated	concentrated
betided	tightened	extradited	confederated
deadened	irritated	instituted	substituted
radiated	annotated	repudiated	demonstrated
tooted	entreated	mistreated	facilitated
edited	meditated	accredited	capacitated
dieted	forwarded	penetrated	discredited
dreaded	intreated	liquidated	invalidated

rotated	irritated	gravitated	precipitated
tatted	levitated	debilitated	incapacitated
imitated	tattooed	decapitated	infiltrated
trotted	misstated	habilitated	dilapidated
doubted	amputated	elucidated	repatriated
deeded	persuaded	perpetrated	necessitated
awarded	dictated	intimidated	consolidated
dated	hesitated	quadrated	premeditated
traded	thwarted	retreated	resuscitated
treated	restated	expedited	felicitated
touted	titrated	antedated	decrepitated
rewarded	inundated	devastated	rehabilitated

LESSON 7

Vocabulary		Phrases
traffic	pedestrian	the other
street	automobile	you take care of
person	valuable	it is not only
human	*contingency	if you're
common	obligation	if you want
thieves	property	out of your

season _____ *insurance _____

riders _____ individual _____

worry _____ unquestioned _____

renewal _____ consistent _____

insured _____ strength _____

freedom _____ absolute _____

is a _____

must be _____

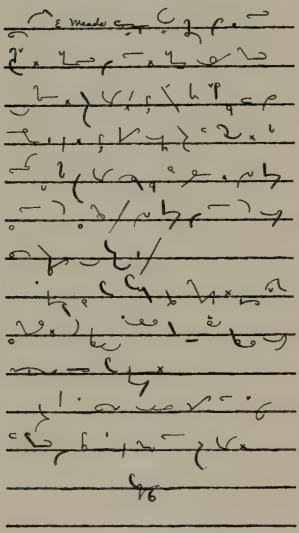
he'll _____

when you have a _____

you are _____

out of a _____

Read
13



Write into Shorthand
14

Mr. Charles Sears
Lake Forest, Illinois

Dear Sir:

Spring is here--the automobile season!

Joy riders, thieves, fires, accidents need not worry you, if you consult us on your insurance. Our service means:

1. Your policies correctly written.
2. Adapted to your individual needs.
3. Companies of unquestioned strength.
4. The lowest rate consistent with safety.

If you want absolute freedom from loss, peace of mind and real enjoyment out of your car, insure it with an agent who stands back of his policies and stands back of you when you have a claim.

Sign the enclosed card--if you're now insured indicate the renewal date --and post it now.

Cordially yours,

RULE REVIEW: The phrase "the other" is indicated by double-lengthening the stem Dh:

all the other
and the other
as the other
at the other
but the other
by the other
can the other
for the other
from the other
if the other
in the other
of the other
or the other
over the other
than the other
that the other
the other day
the other side
when the other

after the other
all of the other
along the other
among the other
as good as the other
as long as the other
as soon as the other
as to the other
on the other hand
on the other part
on the other side of the case
more than the other
on the other side of a
on the other side of their
one way or the other
since the other
the other side of your
with all the other
in all the other

Vocabulary

women — lavender

French — colored

yard — inserting

woman — effective

Easter — picoted

owner — yardage

hemmed — housewife

spreads — *consequence

Phrases

one or another

do you know

at one

at the other

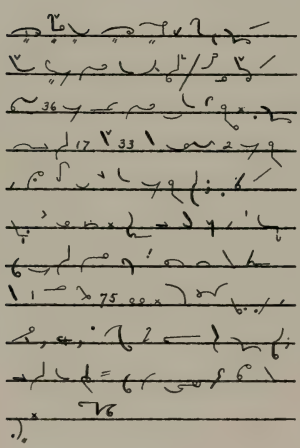
which are

from our own

we've been

more than that

Read
15



Write into Shorthand
16

Buck Department Store
11 West Jefferson Street
Rhinelander, Wisconsin

Gentlemen:

We've been in business for more than thirty-two years--making bed spreads, both white and colored. But more than that, we've been studying the ins and outs of the business, not only from our own viewpoint, but also from yours and that of the housewife.

The consequence is that the Stevens line includes bed spreads to suit the owner of the humblest cottage --to delight the lady who resides in a mansion--a Stevens Spread for every bed.

That means that every woman who enters your store is a direct prospect

for one or another of Stevens Bed Spreads.

Send now for list of free selling helps and be sure you have on hand a big and varied stock of Stevens Bed Spreads.

Yours very truly,

RULE REVIEW: The syllables "n-ter," "n-ther," or "n-der" after a straight or curved consonant are indicated by double-lengthening with an N-hook. (See also list under past tense, Lesson 2.)

candor	seconder	signature	rejoinder
asunder	demander	calendar	supplanter
vendor	joinder	reminder	wonderful
slander	chanter	remainder	tenderfoot
pointer	cylinder	furniture	frequenter
janitor	offender	guarantor	ornamenter
grantor	decanter	contender	progenitor
slender	lavender	ponderous	salamander
planter	patentor	absconder	counterfeit
shunter	fomenter	carpenter	debenture
spender	splendor	enchanter	countersign
grinder	jointure	suspender	countermand
panther	levanter	pretender	countermarch

Vocabulary

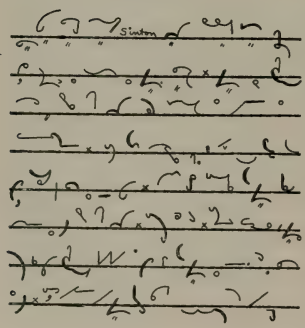
hotel
*regular
around
*usual-ly
frankly
stamped
whether
patrons
perhaps
reorder
envelope
understand
traveling
acquaintance
personally
employees
predicament
Milwaukee
indications
reversed
courtesy
merchandise

Phrases

in any way
that's all
we wonder
three or four
you are not
on the back of
I wondered
it is a
if there is
I'd
whether you are

Read

17



Write into Shorthand

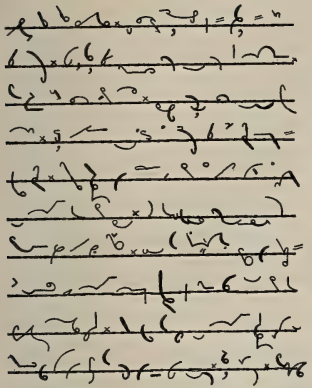
18

Mr. A. O. Slaughter
Webster City, Iowa

Dear Mr. Slaughter:

Looking over our records today, I noticed that you bought from us on June 5, but we have not heard from you since. The more I looked at that record, the more I wondered what was the matter.

Usually when a man buys our merchandise he becomes a "repeat customer." If he does not reorder soon, it is a sign that he is not getting all the advantages that we can give him.



Finally I decided to drop a line to ask whether you are willing to tell me personally, frankly, just what the trouble has been--whether there is anything we haven't done that we should have and whether there is anything we can do now to get you back on our list of customers. If there is, we surely want to know it.

Just tell me frankly--man to man. I'd count it a real help to have your plain opinion--and if our positions were reversed, you know I would do the same for you.

Stamped return envelope is enclosed. Thanks for your courtesy in replying at once.

Very truly yours,

RULE REVIEW: The following words are good illustrations of the principle that "ter," "ther," "der," etc., are added to curved stems by doubling. (See also Lesson 2.)

laughter	consultor	altercation	calumniator
builder	ruminator	alleviator	expostulator
metric	mutilator	designator	illuminator
internal	privateer	machinator	accumulator
cremator	defrauder	underneath	amphitheater
lifter	nominator	enumerator	introspection
filter	fraternal	understudy	transmitter
armature	intercede	aldermanic	*interrogatory

futurity interdict legislator undergraduate

interest intervene transmuter underwriter

undergo barometer undertaker annihilator

melter permitter cultivator capitulator

elevator excavator fascinator recriminator

exalter numerator declinator manipulator

whether immolator originator exterminator

aviator eccentric abominator denominator

igniter introduce translator abbreviator

absenter interrupt interurban intercession

ammeter interview interloper international

mature undersell underlying underestimate

interim preemptor understand annunciator

inviter premature delineator congratulator

collator locomotor eliminator regenerator

confuter preventer defaulter denunciator

oyster alternate negotiator impersonator

nitrogen intrinsic Gibralter introductory

saluter garniture interpret interpolate

violator intercept interlude vaticinator

shifter interfere undermine conglutinator

spelter underwear understate thermometer

entire
underhand
undergrowth
interpretation

entirely
undertone
interstice
undercurrent

inflator
intersect
underground
underpinning

Easter
forwarder
anthracite
intersection

bolder
miniature
*interchange
*interchangeable

valuator
alienator
intersperse
intervention

resenter
interval
oscillator
introduction

gilder
surfeiter
underwrite
centerpiece

prompter
climature
stipulator
eccentricity

porter
innovator
immaterial
counterfeiter

aster
immature
theatrical
centripetal

boulder
simulator
germinator
peregrinator

smelter
spoliator
curvature
interruption

enthral
insulator
comforter
peradventure

invader
commander
detonator
chronometer

isolator
venerator
metropolis
conjuncture

promoter
adventure
vaccinator
stockholder

border
serenader
ventilator
metropolitan

matter
cathedral
stimulator
galvanometer

deserter
interpose
Cinderella
capitulator

revolter
generator
intercourse
procrastinator

polluter
nitroglycerine

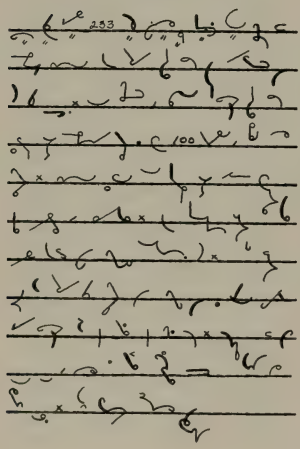
Vocabulary

cease
apparel
assured
deposit
article
genuine
store
garment
recently
*satisfaction
merchants
reliability
transaction
merchandise
fulfills
*responsibility

Phrases

unless it
we have done
if there is anything
bring the matter
we hope you will
the other day
that there is
let us make

Read
19



Write into Shorthand
20

Mr. Robert Winters
112 Barnum Street
Ishpeming, Michigan

Dear Mr. Winters:

Our records show that you bought a suit from us recently. Our interest did not cease when you made the purchase.

It is our desire to see that this garment gives you real service and satisfaction--we will not feel that we have done our duty as merchants unless it does.

We are writing you now to ask if this suit is giving you satisfaction. If there is anything wrong, we hope you will bring the matter to our attention and let us make things right.

Very truly yours,

RULE REVIEW: I. The "n" in "trans" is indicated by an N-stem when "trans" is followed by stems T, D, F, V, or N:

transcend
transferred
transfer
transfix
transform
transfuse
transfuser
transit
transitive
transitory
transude
Transvaal
transverse
transversal
transformer

transcendent
transcendence
transferring
transferable
transferrer
transfigure
transfusion
transfusible
transitively
transfusive
transversely
transitorily
intransitive
transudation

transcendency
transcendible
transferrence
transformable
transcendently
transcendental
transcendentalist
transcendentally
transfiguration
transformation
transformative
transitiveness
transitoriness
intransitively
transcendentalism

II. In all other cases the "n" in "trans" is omitted:

#transition
transact
transactor

transitional
transgressor
translatable

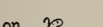
transatlantic
transcaucasia
transcontinental

Special forms--"n" not omitted.

transcribe
transcript
transept
transeptal
transgress
translate
translunar
translator
transmit
transmute
transmuted
transmuter
transom
transpire
transplant
transport
transpose
transposer
transposal
transaction
transalpine
transcriber

translucence
translucency
transmigrate
transmigrant
transmission
transmittal
transmissive
transmitter
transmontane
transmutation
transmutative
transmutable
transparent
transpierce
transporter
transparency
transpiration
transplanting
transposable
Transylvania
transparence
transplanter

transcription
transgression
transgressive
transliterate
translucently
transmigrator
transmissible
transmittible
transmittance
transcriptional
transparently
transgressible
transgressingly
transgressively
transliteration
transmigration
transportingly
transmigratory
transparentness
transplantation
transportability
transportation

translation 
transplendent
transpositional
translucent
transposition
transubstantiate
transmarine
transportable
*transubstantiation

LESSON 11

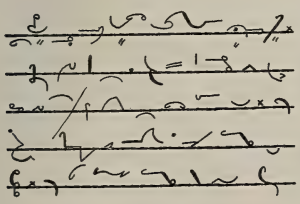
Vocabulary

envelope
involved
*whenever
stenographer
farmers
cooperation
likely
directory
locality
prominent
stamped
operators
seconds
courtesy
golf
compiling

Phrases

Southern States
one of these
not only
may we
are there
but will
most likely
and I will be glad

Read
21

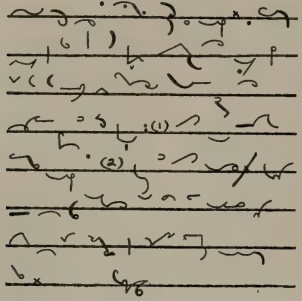


Write into Shorthand
22

Mr. Frank A. Robinson, Cashier
First National Bank
Muscatine, Iowa

Dear Sir:

May we ask a favor of you with the understanding that we will most gladly return it whenever we are given the opportunity?



We want to know the names and addresses of the more prominent business farmers and fruit growers in your locality with 100 acres or more, and the larger saw mill operators. There is not a long list of them, we assume, and if you will have your stenographer list them for us at the bottom of this letter, and return in the enclosed stamped envelope, we will not only appreciate it but will pay for the time and trouble involved, if you say the word.

Thanking you for your cooperation, we are

Yours very truly,

RULE REVIEW: The syllable "in," "en," or "un" is indicated by an initial N-curl inside of the large L-hook on curved stems. This is because the L-hook would be hard to show on F after an N-stem in rapid writing:

inflect	unfledged	involuntary
inflict	inflective	unflattering
invalid	inflexible	inflammatory
involved	inflexibly	inflammation
involve	infliction	invulnerable
envelope	invalidate	invulnerability
unvalued	invalidity	invulnerably
inflame	involution	unflourishing
inflator	involvement	unfluctuating

LESSON 11 (Con'd)

inflow
influx
inflate
inflicted
inflated
influenza
inflation

unflinching
inflection
unflustered
unflagging
invaluable
inflammable
envelopment

inflammability
inflammableness
inflexibleness
inflexibility
inflorescence
involuntarily
invulnerableness

LESSON 12

Vocabulary

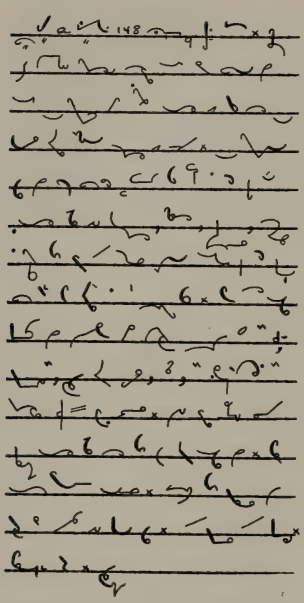
instruct
permanent
draftsmen
quantity
foremen
material
courtesy
*quality
around

preparation
preparing
employees
machinists
apprentices
pamphlets
secretary
acquainted
toolmakers

Phrases

like to have your
which will
ought to be
well acquainted
we like
we're not
we hope you'll be willing
who have
we wish you would

Read
23



Write into Shorthand
24

Mrs. Charles E. Walton
Red Wing, Minnesota

Dear Mrs. Walton:

We are going to ask a favor of you:

You are well acquainted in Red Wing, we understand--you know almost everybody around that section.

Now, we have a mailing list of good people we like to write to when there is something of very special interest going on.

We're not so sure, however, that this list is exactly correct so we've enclosed it and we hope you'll be willing to cross off the names of people who have moved and on the blank sheet we wish you would add some families who ought to be on.

If you haven't the time perhaps you have a friend who would be able to give this her attention.

We will greatly appreciate this courtesy.

Very truly yours,

RULE REVIEW: The initial N-curl is used for the sound of "in," "en," or "un" before an S-circle covering an R-hook. This avoids the awkward "back turn" which the use of the N-stem would necessitate:

unstrained unscratched instrumentality

unstring
unstrung
instructor
unscrew
instruct
*inscribe
*inscribed
inspiring
inspire
inspirer
inspirited
unstrapped
unsoldered

instruction
inseparable
instructive
instrument
*inscription
inscrutable
insecurity
insuperable
unsprinkled
unspiritual
unstretched
inspiration
unscrambled

unscriptural
instrumental
instructress
instructional
instrumentation
unscrupulous
inscrutability
*inexperienced
insuppressible
insuppressive
inscrutableness
inseparableness
in consideration

LESSON 13

Vocabulary

*welcome
builder
learned
ability
cheaply

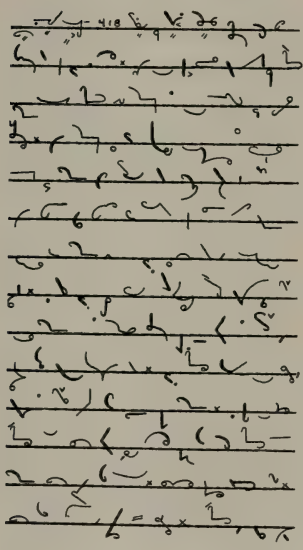
unsurmountable
*architect
cooperation
*peculiar
conscientious

Phrases

due to the fact
on the other hand
that you are
in all others
on our part

spirit		*describe		our own	
stamped		concerning		you must know	
profit		naturally		a great deal	
fortune		*inexperienced		if there is any	
envelope		watchfulness		in the matter	
realize		*influenced		you should not be	

Read
25



Write into Shorthand
26

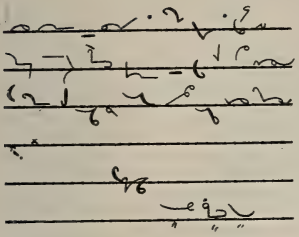
Mr. S. W. Wright
Quincy, Illinois

Dear Mr. Wright:

We have not heard from you or from your architect in regard to the opportunity of building your house. While it may be trespassing too far upon your good nature, we are naturally anxious to know why.

There may be good and satisfactory reasons why you should not be influenced by our attempt to lay our claims before you. These reasons may have nothing to do with us. On the other hand, they may have a great deal to do with us. We may have given an unsatisfactory impression. If there is any point we have not covered in the matter we have just sent you, we would be glad to do so.

On the other hand, if we have made a good case and presented ourselves well but there are unsurmountable reasons not concerning us which have led



you to decide differently, well and good. That is the fortune of business.

In the hope, however, that even if you cannot consider us for your building job, you might be willing to do us the favor of telling us why, we are enclosing a stamped and addressed envelope. It may be that what you write will help us, and for that help we give you our thanks in advance.

Yours very truly,

RULE REVIEW: The syllable "in," "en," or "un" is indicated by an N-curl before a circle on M, Lee, R, Ish, and W to avoid the "back turn" necessary if the N-stem were used.

I. Circle on M.

insomnia unseemly unsmiling *unsympathetic

inasmuch in some unsmirched unsymmetrical

II. Circle on R.

unsurmounted unceremonious unceremoniously

unsurmountable

III. Circle on Ish.

insatiable unsociable unselfish unselfishness

IV. Circle on W.

unswayed *unsworn unswerving unswervingly

V. Circle on Lee.

unsalted unsalable unsalaried unslothful

unsold unsolved unslacked unselected

insole insolate unsullied unsolicited

insular insolent insolvable insolation

insult insolence insolvent insalutary

ensilage unsoiled insolvency enslavement

enslave insulate insulator insulation

unseal insoluble insularity unsoldierly

unslumbering insalubrious insolubility

STATES OF THE UNITED STATES

Alabama Louisiana Ohio

Arizona Maine Oklahoma

Arkansas Maryland Oregon

California Massachusetts Pennsylvania

Colorado Michigan Rhode Island

Connecticut Minnesota South Carolina

Delaware Mississippi South Dakota

District of Columbia Missouri Tennessee

Florida Montana Texas

Georgia Nebraska Utah

Idaho Nevada Vermont

Illinois New Hampshire Virginia

Indiana

Iowa

Kansas

Kentucky

New Jersey

New Mexico

New York

North Carolina

North Dakota

Washington

West Virginia

Wisconsin

Wyoming

LESSON 14

Vocabulary

folder

article

examine

connected

thereto

sizes

*electric

self-cooling

refrigerator

automatic

temperature

regulated

thermostat

illustrating

Phrases

we would be pleased

at the present time

horse power

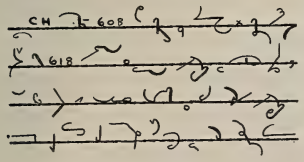
I am obliged

am sorry

one of our

I shall be very glad

Read
27

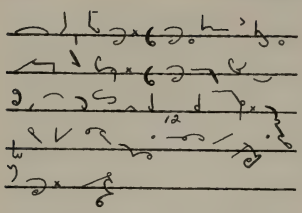


Write into Shorthand
28

Bush Refrigerator Company
1208 Illinois Trust Building
Chicago, Illinois

Gentlemen:

I am obliged to you for the catalog illustrating your refrigerators, but am sorry to say it does not give



me the desired information.

It is the Self-Cooling Refrigerator with the motor attachments that we are interested in at the present time. If you can send to me illustrated cuts of the article which you make with the engine connected thereto, I shall be very glad.

Yours truly,

RULE REVIEW: The prefix "self" is indicated by an S-circle on the line; the remainder of the word is written in its own position after and near the circle:

self-binder self-conceit self-abnegation

self-command self-conceited self-complacent

self-control self-confident self-complacency

self-defense self-conscious self-consistent

self-denial self-contained self-confidence

self-esteem self-devotion self-consistency

self-love self-cooling self-contradiction

self-made self-denying self-contradictory

self-respect self-evident self-examination

self-same self-evidence self-government

self-starter self-existence self-induction

self-will self-existent self-inductive

self-willed self-interest self-possession

self-help
self-pity
self-styled
self-support
self-taught
selfish
unselfish
selfishness
self-praise
self-reliance
self-reliant
self-righteous
self-sacrifice
self-centered
self-important
self-recording
self-reproach
self-restraint
self-preservation
self-possessed
self-sufficient
self-sufficiency
self-indulgence
self-opinionated
self-protection
self-registering
self-regulating
self-sustaining
self-explanatory

LESSON 15

Vocabulary

birds
modest
asset
Stilson
wrench
wheels
Ford
*object
magnificent
actually
hesitate
pinochle
landlord
certainly
*citizens
perfectly

Phrases

it will be
who will make a
and that I may be
as well as
why not
less than
if you are
what you want

ordeal Wyandotte

sugar *ownership

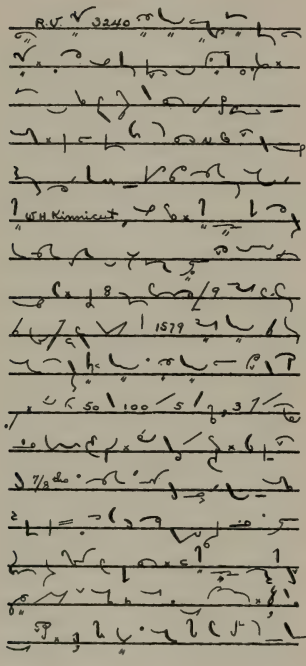
repairs delightful

may we

I've just

on the other hand

Read
29



Write into Shorthand
30

Mr. C. E. Price
4155 Cass Street
Detroit, Michigan

Dear Mr. Price:

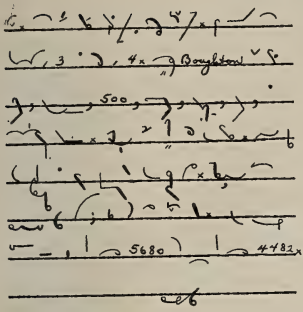
A rent receipt is not much of an asset. It is the written permission of the landlord for the occupancy of a few square feet of floor space for about thirty days--after that it is valueless.

Why not buy a home and be your own landlord?

The interest on the investment, plus taxes and repairs, certainly would be less than the rent demanded for such a home as you desire, or the landlord could not afford to invest his money in property to rent. On the other hand, the value of the feeling of ownership of a home, a safe refuge for yourself and family, and a place to entertain your friends--cannot be estimated.

Many people dread the ordeal of looking for a home, being referred to houses they would not live in and neighborhoods they do not care for.

This company will be glad to undertake that service for you. If you are interested in finding a home and



will indicate on the enclosed card about what style, size and location you desire, we will lend our efforts to find just what you want, and not bother you until we think we have it. Then, if it is not satisfactory, we will continue our search with a better knowledge of your desires.

If we cannot find just what you want for a home, we will tell you so frankly and, of course, you will be under no obligations whatever.

May we serve you?

Yours very truly,

RULE REVIEW: The prefix "magne," "magna," or "magni" is indicated by an M-stem disjoined over the remainder of the word:

magnet	magnetist	Magna Charta
magnate	magnanimity	magnanimously
magnesia	magnanimous	magnetical-ly
magnesium	magnetize	magnetization
magnetics	magnifical	magnificent
magnetism	magnificat	magnificence
magnetic	magnifier	magnetometer
magneto	magnifying	magnificently
magnific	magnetician	magniloquence
magnify	magnetizer	magniloquent
magnitude	magnifiable	magnification

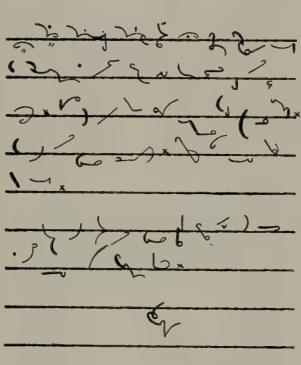
Vocabulary

ordered
reimburse
original
possession
prepaid
separately
balance
phonograph
arrive
notifying

Phrases

perhaps they are
parcel post
the other
cost you
we are very sorry

Read
33



Write into Shorthand
34

Mr. Fred Ramsey
Rome, New York

Dear Sir:

By parcel post, prepaid, we have mailed you today, one winding arm and record platform, to replace those that failed to arrive in your recent shipment.

The originals were, doubtless, packed with the box that contained the balance of your shipment. When they arrive, kindly return them to us by parcel post, notifying us what it cost you to do so and we will reimburse you. The opportunity you have given us to make things right with you is very much appreciated.

Very truly yours,

RULE REVIEW: Initial "r" is written downward before M or H even though "r" is the first sound, in order to avoid a poor or indistinct joining:

ram
remain
rambling
remeasure
ramble
remand
*remember
remuneration

ramify *remark reminder remainder

ramp remedy remitter ramshackle

ramrod remind romantic *remarkable

remake remiss remodify *remembrance

ream remnant ruminate remittance

remit remise remarry remission

rhyme remote remodel remonstrate

rim Raymond remount remonstrance

Rome rumpus removal remunerate

Roman rehash romance reimburse

Romeo reheat rummage remunerative

romp raiment Roumania rheumatism

room rambler rehandle rheumatic

rum ramekin reembark rumination

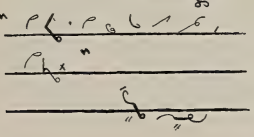
remove Rameses reembody reamputate

remold rampant reemerge reimprison

rumble rampage reimpose Remington

rumple rampart remedial ramification

romped reimbursement reminiscence

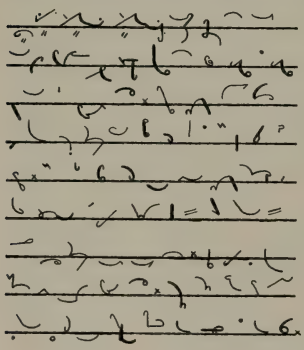


Vocabulary				Phrases	
urged		essential		very likely	
furnish		congratulated		at the time	
prefer		instrument		a great deal of	
husband		relatives		because it	
girl		finishing		for the purpose of	
perhaps		eventually		or not	
*welcome		*experience		there must be	
wife		highly		young man	
piano		problem		at any time	

Read 33

Write into Shorthand 34

(Note: These letters were sent by a piano dealer to young people whose engagements were announced in the paper.)



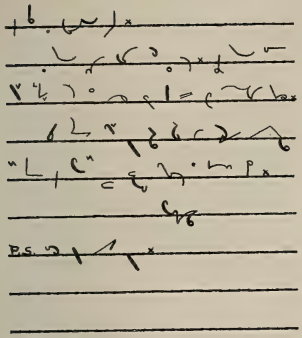
Miss Alice Urch
Irvington, New Jersey

Dear Miss Urch:

Planning a home--such as you will soon have to do--is great fun. Every girl just enjoys it although every girl doesn't always get the chance. You are to be highly congratulated.

You have perhaps already considered the piano--for there must be a piano! A new home without a nice piano has that air of "something missing." You've been visiting--you appreciate the feeling.

Our piano experience has been that most folks when furnishing a home con-



sider this feature first. Being a big and important item, it is generally on the top of the list.

Your husband-to-be and yourself would really appreciate our piano bargains, I am sure, for the purpose of future reference. Our pianos sold either outright or on the monthly payment plan will help solve that "planning the house" problem.

Won't you take this up with your husband-to-be just to get his opinion on the matter? You are both welcome at this store at any time to ask questions on the purchase of a piano, or to inspect any instrument you please. You won't be urged to buy.

Very truly yours,

RULE REVIEW: When initial "r" is preceded by a vowel, it is written down, except when followed by stems T, D, Chay, Jay, F, V, Ith and Dhee. Before these stems a downward R makes a poor joining and the upward R is used even though a vowel precedes:

arch	archway	original	arithmetician
archly	erudite	orthodox	artistical
arid	orphan	orthoepy	irritableness
aright	urchin	artistic	archdeacon
earth	urgent	*archbishop	arduousness
ordain	urgency	arduously	arithmetic
orgy	artist	Argentine	arithmetical

urge archness eradicate iridescent

erode archduke erudition originality

aerify ardently irritate earthquake

ardent arduous irritable origination

argent argentum orphanage orthography

Irving orotund originate artistical-ly

origin Orpheus irritation *artificial-ly

LESSON 18

Vocabulary

actual successfully

handling introducing

retail franchise

profit *publicity

*owners *describes

dealers extensive

situated *principally

valuable thoroughly

prepared Philadelphia

*history wholesale

*important organization

Phrases

in reference

I have been

you would be

if there is any

I shall be glad

at that time

that it is a

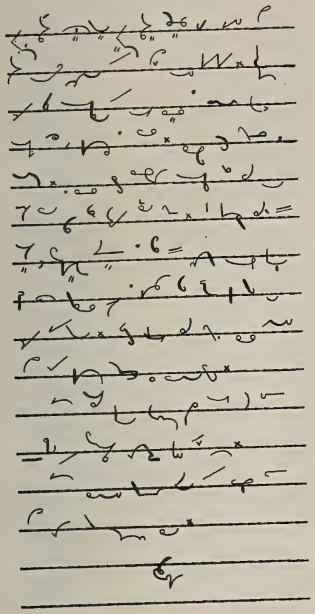
if you are

we were

all our

printed matter

Read
35



Write into Shorthand
36

Dale Motor Company
Spring Valley, New York

Gentlemen:

I have written you lately relative to your handling our line and in considering this matter I thought you would be interested to know what our plans are for introducing our new Six to the public and advertising our entire line.

Our advertising department has just prepared a piece of printed matter, which describes our publicity plans for the next year and I am having them send a copy to you. It shows how extensive our advertising program is and what a valuable help it is to all our dealers.

I want you to give careful thought to this important feature of our franchise for it means less selling effort and greater profit for the dealer when the line he handles is nationally advertised in a big way.

If there is any additional information you desire, I shall be glad to have you write me for it.

Very truly yours,

RULE REVIEW: When L is the last stem and no vowel follows, downward L is used; when L is the last stem and a vowel follows, the upward L is used:

serial-ly gradual-ly plastical-ly

royal-ly
hill-y
oral-ly
fatal-ly
aerial-ly
cruel-ly
equal-ly
foul-ly
frail-ly
ideal-ly
idle-ly
#total-ly
vital-ly
chill-y
vile-ly
ritual-ly
actual-ly
annual-ly
brutal-ly
manual-ly
menial-ly

painful-ly
virtual-ly
fertile-ly
cordial-ly
liberal-ly
servile-ly
gainful-ly
radial-ly
rascal-ly
brittle-ly
tuneful-ly
fragile-ly
habitual-ly
graceful-ly
tranquil-ly
mournful-ly
punctual-ly
scornful-ly
unequal-ly
capital-ly
temporal-ly

effectual-ly
spiritual-ly
versatile-ly
colonial-ly
elastical-ly
successful-ly
individual-ly
municipal-ly
industrial-ly
scoundrel-ly
majestical-ly
egotistical-ly
statistical-ly
disdainful-ly
conceptual-ly
sorrowful-ly
colloquial-ly
artistical-ly
wonderful-ly
ceremonial-ly
magisterial-ly

"Totally" distinguished from "wholly"

Vocabulary

filling
golf
*anyhow
bogey
'er
fairway
turn
smart
tee
intervals

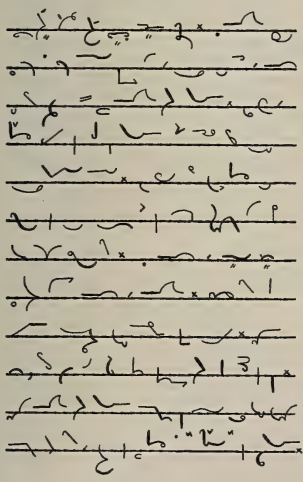
Phrases

after all
this year
not only the
they'll
what you want

Read

37

(Note: The following letter was sent to customers to whom the bank had given a golf-ball bank the year before.)



Write into Shorthand

38

Mr. Wilbur McCloud
Billings, Montana

Dear Sir:

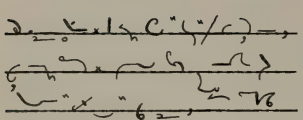
Smack! Two hundred and fifty yards straight down the fairway.

"Notice my feet that time, Jim? They didn't slip--or turn inside my shoes--never had a drive feel quite so good as that one did."

"That's what I told you, Bill. Nettleton's are not only the best looking golf shoes I've ever seen, but they're built with some consideration of the job they're supposed to fill."

Jim's right; Nettleton Golf Shoes are the finest a man can have. The Butte Shoe Store insists upon a proper fit--and then--your game holds forth a new delight, the pleasure of playing in smart, comfortable shoes that hold you steady whether on the tee or in the trap.

Why not drop in at the Butte Shoe

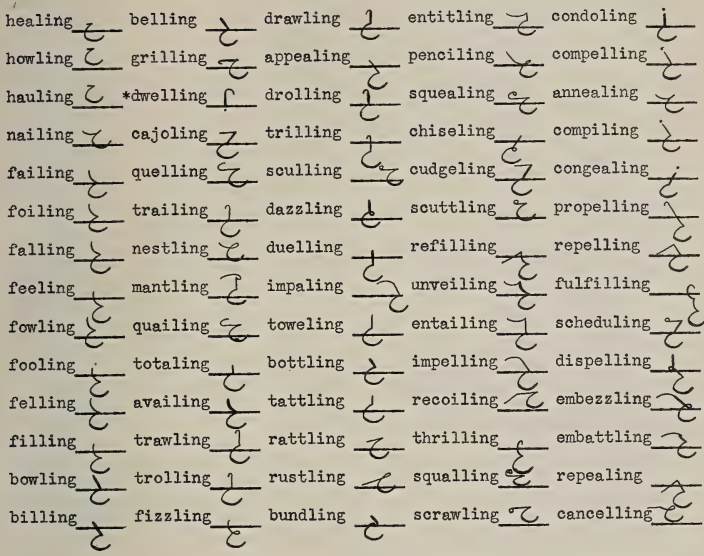


Store today and look over Nettleton's? Your visit doesn't place you under any obligation--they'll take real pleasure in showing you our shoes.

Yours very truly,

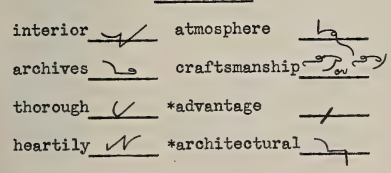
RULE REVIEW: Medial L is generally written up, as: following Pullman. Where the present tense of a verb, however, ends in a downward L (because no vowel follows--see Lesson 18), the downward L is retained in the participle, as: fill filling. A downward L following by Ing, therefore, indicates that no vowel follows the L:

piling	hailing	annulling	detailing	curtailing
poling	culling	broiling	unfeeling	misspelling
paling	bailing	kneeling	prattling	unavailing
idling	jailing	puzzling	chortling	prevailing
filing	scaling	jostling	retailing	paralleling
tiling	dealing	bustling	drizzling	patrolling
killing	veiling	battling	wrestling	throttling
dialing	boiling	spelling	dwindling	counseling
pealing	exiling	crawling	spindling	stenciling
pulling	tolling	spilling	strolling	controlling
palling	toiling	chilling	parceling	dismantling
galling	tilling	scowling	expelling	dovetailing
pooling	balling	drilling	sprawling	enthralling

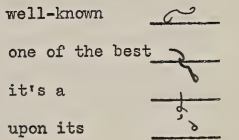


LESSON 20

Vocabulary

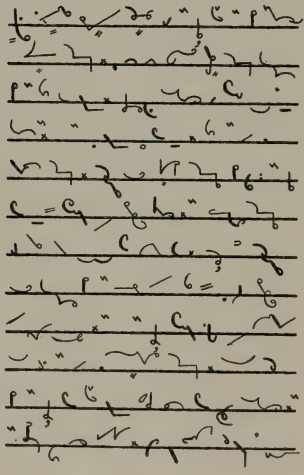


Phrases



mileage		Baltimore		now and then	
surrounds		Cleveland		book store	
century		*specification		more than that	
within		prominent		why not	
printers		discovery		from its	
*architects		Minneapolis		through a	
unique		California		it is the	
Atlanta		brimful		as it	

Read
39



Write into Shorthand
40

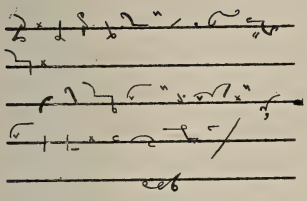
Mr. F. A. Brockett
Rochester, New York

Dear Sir:

Have you ever threaded your way through an old book store, stopping now and then to pull from the archives a musty volume? Then you know the pride of discovery.

You will experience the same joy of discovery when you remove from its cover, "Paint Mileage." The atmosphere of old craftsmanship surrounds this unique book. But it has this happy advantage--"Paint Mileage" is a twentieth-century book, practical and thorough.

The desire to produce a thing of beauty is strong within us all. That has been achieved in "Paint Mileage." It is a model of the printer's art. But more than that--"Paint Mileage"



is brimful of tested, boiled-down facts. It is an easy reference book on interior finishing of great value in your daily work.

You'll like "Paint Mileage." It is the kind of a book that men keep. The enclosed card or a letter will bring it to you. Why not put it in the mail now?

Yours very truly,

RULE REVIEW: R after R is written upward, even though no vowel follows the final R:

purer	pourer	farrier	borrower
rower	roller	terrier	restorer
roar	coherer	courier	maneuverer
furor	desirer	clearer	endeavorer
parer	adherer	currier	registrar
juror	fearer	acquirer	decoherer
Ruhr	furrier	warrior	#profferer
railer	admirer	narrower	drearier
varier	wearier	sorrower	repairer
horror	armorer	inferior	roisterer
terror	carrier	ulterior	discoverer
mirror	assurer	superior	demurrer

Distinguished from prefer.

borer	fierier	conferer	transferrer
horary	worrier	literary	certiorari
dearer	squarer	requirer	stammerer
rear	barrier	explorer	quarreler
rare	merrier	cheerier	corollary
rarity	tarrier	#anterior	deteriorate
ruler	adjuror	answerer	posterior
hurler	whirler	preparer	arbitrary
career	harrier	burrower	plasterer
bearer	aspirer	declarer	conspirer
uproar	caroler	inquirer	preferrer
userer	scourer	interior	destroyer
tearer	admirer	exterior	aposteriori

Distinguished from interior.

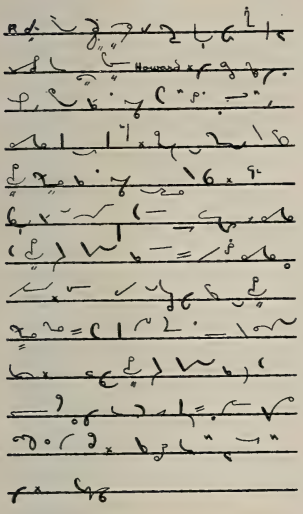
LESSON 21

Vocabulary		Phrases	
required	builders	hardware store	
hinges	*architects	that will	
bearing	cooperation	in a class	
wisdom	*experience	there is no	
Stanley	equivalent	that you are	

scores strength of other

assuring permanence in this matter

Read
41



Write into Shorthand
42

Mr. T. H. Lyman, Architect
Westchester, Massachusetts

Dear Sir:

It is of interest to us to know that you are working on the plans for the Howard residence.

As you are even more interested in this matter, we feel you will see the wisdom of specifying Stanley Works' products on this building. With your past experience of these products, plus the experience of scores of other architects, no doubt you will see that hardware for permanence is specified.

The maximum amount of service, as you know, is always obtained when Stanley wrought hardware is used.

Assuring you of our cooperation when you specify our products and wishing you real success for a busy year, we remain

Yours very truly,

RULE REVIEW: Half-length R is up after stems K, Gay, F, V, and Lee (upward L) even though no vowel follows, since a downward half-length R would not make a distinct joining with the preceding stem:

quirt flared mallard declared billiard

fired geared queered dullard maneuvered

flirt quired scoured floored persevered

quart scored secured skewered transferred

skirt feared fleered acquired conferred

fared scared slurred glowered flowered

Ford afford veered inquired tailored

gored glared cleared required interfered

lowered

LESSON 22

Vocabulary

stern squarely

swing *quality

Stanley products

bottom permanent

minimum century

maximum reasonable

butts hardware

hinges *quarters

perhaps *Massachusetts

Phrases

a great deal

there is no

more than

as it is

building your

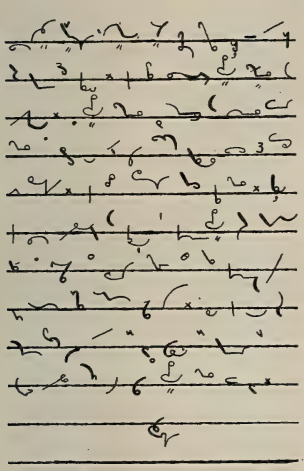
something about

wouldn't it

you didn't

doesn't

Read
43



Write into Shorthand
44

Mr. Roscoe Sterling
Taunton, Massachusetts

Dear Mr. Sterling:

When building your new home in Boston, the net cost of the butts and hinges used should be given stern consideration.

Stanley Ball Bearing Butts are permanent. There is no friction in the working parts, therefore no wear. Their life is your life and a great deal more.

Wouldn't it seem reasonable to swing your doors on Stanley Ball Bearing Butts and get the maximum amount of service with the minimum amount of trouble?

Tear off the bottom of this letter and get a book that shows Stanley Butts and Hinges.

Yours very truly,

RULE REVIEW: Medial R--when no vowel follows--is written down if followed by Lee (upward L):

surly ____ miserly ____ sterling ____ powerless ____

sorely ____ sterile ____ tireless ____ transversal ____

sourly ____ forlorn ____ absurdly ____ startling ____

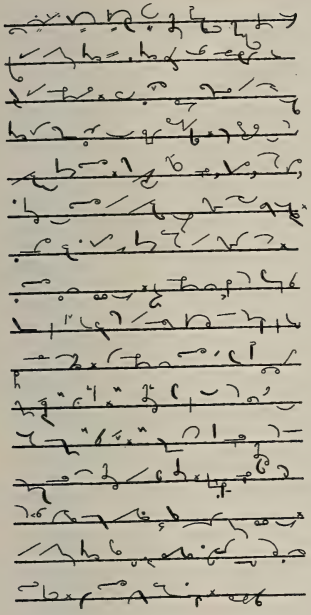
poorly ____ clearly ____ cerulean ____ circumlocution ____

portly	cleverly	scarcely	sterilize
pertly	sirloin	securely	assuredly
tartly	peerless	squarely	reversal
tersely	sparsely	ocularly	perversely

LESSON 23

Vocabulary		Phrases
tailor	installed	we take this occasion
colors	reweaving	which has been
repair	specialize	by our
*unusual	*privilege	as good as
pattern	*somewhat	if you have a
overcoat	contradicts	which will
remodel	philosopher	they are not
*length	*practical	there is another
modern	character	that our
burns	appearance	is it not
sanitary	exclusively	to call your attention
skilled	invisible	there is an
matched	department	in such a

Read
45



Write into Shorthand
46

Mr. George E. Sadler
Miller, Indiana

Dear Mr. Sadler:

There is an old saying that clothes do not make the man and there is another saying which promptly contradicts this in the words, "Clothes oft proclaim the man." However, it took a modern philosopher to combine the two when he penned the following practical advice: "A man is introduced by his clothes and known by his character."

Admitted, that our appearances have something to do with our success in life, is it not worth while to give the buying of clothes consideration? As this is our exclusive business, we appreciate the privilege of being able to call your attention in this manner to the facilities and stock of our store.

Please keep us in mind--and if you do, I am sure the results will help you in keeping yourself in other folks' minds in the added appearance our men's furnishings will give you.

Yours very truly,

RULE REVIEW: The syllable "ler" which regularly should be written Lee with an R-hook (B list) is nevertheless written in the great majority of cases upward L and downward R, because the R-hook will show on the L only after stems K, Gay, and N:

A list:

butler	broiler	appellor	chancellor
feller	dallier	capsular	counsellor
biller	driller	#caviller	startler
hauler	inhaler	globular	wholesaler
lower	trawler	kindlier	appealer
molar	tubular	prattler	controller
lawyer	failure	repealer	fulfiller
sealer	cajolar	hostler	#cavalier
boiler	dweller	nebular	groveler
tailor	insular	prowler	swindler
cellar	healer	reveler	consular
rifler	pallor	speller	extoller
layer	teller	handler	whistler
solar	bowler	jeweler	counselor
valor	fuller	puzzler	gondolier
leer	jailer	reviler	marceller
tyler	parlor	spoiler	Montpelier
bailor	sailor	trailer	propeller
fowler	wailer	drawler	capitular

Distinguished from each other.

idler	tiller	chillier	caterpillar
liar	poplar	follower	despoiler
miller	brawler	retailer	swallower
oiler	rustler	wrestler	glandular
soiler	delayer	bachelor	chandelier
polar	stealer	cellular	forestaller
toiler	tabular	condoler	embezzler
dealer	*popular	maxillar	comptroller

B list:

color	collar	cruller	growler
keeler	killer	kneeler	squaller
learn	enlarge	scholar	queller
cooler	nettler	squalor	squealer
scaler			scrawler

LESSON 24

Vocabulary	Phrases
conference	the other day
bookkeeper	think of no other
forgotten	quite a while
*dissatisfaction	in that way

straighten

self-addressed

*regular

glutton

evidently

serves

envelope

person

you haven't

very likely

why not

thus far

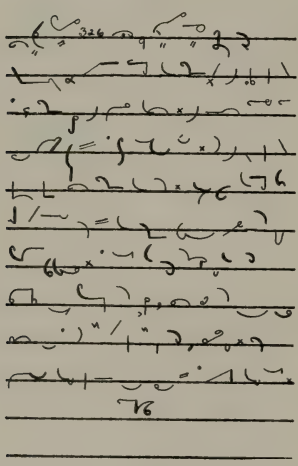
tell us

we've

let's

who is a

Read
47



Write into Shorthand
48

Mr. Clarence Tyler
Red Oak, Iowa

Dear Sir:

You haven't given us any business now in quite a while. Yes, we've noticed it.

We hope, however, there is no dissatisfaction; if so, let's get together. A little conference will very likely straighten it out.

If you can't come in soon, tell us through a letter of any weak spots. We want to know just what you think. In that way only can we adjust our thought to yours.

If the goods bought of us last have worn so well that you haven't had to come back thus far--Good! Tell us about that also.

We'll be expecting to see you in person, or have a letter from you in a few days--the self-addressed envelope enclosed is for your convenience.

Very truly yours,

RULE REVIEW: The syllable "rence" is written Ree (upward R) with an N-hook covered by an S-circle, because R is the last stem and a vowel follows:

Clarence		conference		transference	
Lawrence		abhorrence		interference	
Florence		deterrence		disappearance	
Torrence		sufferance		circumference	
coherence		adherence		exuberance	
assurance		endurance		*difference	
tolerance		reverence		perdurance	
clearance		inference		#recurrence	
variance		deference		transparence	
durance		hindrance		#occurrence	
iterance		#utterance		incoherence	
tarriance		severance		perseverance	
prurience		aberrance		deliverance	
*reference		luxuriance		forbearance	

Written like root word.

esurience appearance debarrance

esperance preference disseverance

LESSON 25

Vocabulary

apparently seriously execute

statistics likewise retail

specializing preparing counsel

preparation *distinct prefer

commercial *peculiar devices

*intelligence previously compared

Phrases

in response

is therefore

of its

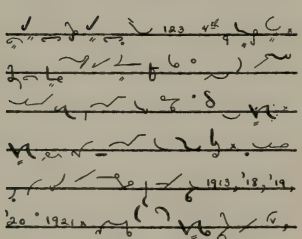
in some

which you are

it will be

Read

49



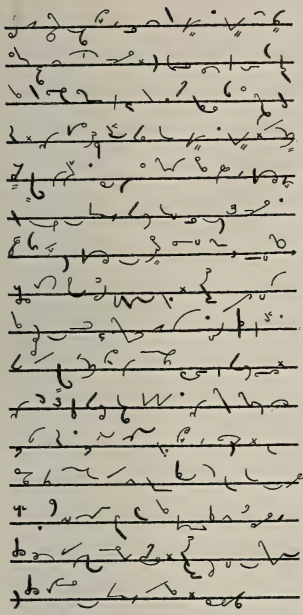
Write into Shorthand

50

Director, Bureau of Foreign and
Domestic Commerce
Department of Commerce
Washington, D. C.

Dear Sir:

Mr. John Greene, President of John Greene & Company, 123 Fourth Street, Evanston, Illinois, manufacturers of scales and balances, called at this office today in response to a letter I wrote him a few days ago, regarding a trade opportunity for scales in Bolivia. It may be interesting to know that Mr. Greene's interest in the



Bureau was brought about as a result of a radio broadcast.

I have furnished Mr. Greene with a copy of the reserved information on the trade opportunity for scales and copies of Form 57, which he is going to execute. I have also gone over with him statistics showing the exports of scales and balances.

John Greene & Company has been manufacturing scales and balances for several years, specializing in scales for retail business houses, but they have never considered the export field. The firm is, therefore, anxious to receive all possible information regarding the marketing of its products abroad.

Mr. Greene, the President of the concern, apparently knows nothing about exporting, but I have told him that the divisions in Washington would be only too glad to furnish him with detailed information regarding his products. As this company is seriously considering going into the export business, I shall appreciate it if you will furnish Mr. Greene as complete information as possible.

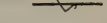
Very truly yours,

RULE REVIEW: The syllable "rent" is written Ree (upward R) N-hook, half-length, following the general rule that when R is the last stem in a word and a vowel follows, it is written Ree (upward R):

iterant ____ saturant ____ luxuriant ____ vociferant ____

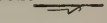
parent ____ apparent ____ conspirant ____ perseverant ____

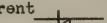
current
aspirant
exuberant
exhilarant

torrent
inherent 
abhorrent
apparently

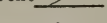
variant
coherent
delirient
incoherent

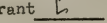
tyrant
adherent
declarant
#belligerent

horrent
reverent 
accelerant
concurrent

#hydrant
tolerant 
deterrent
registrant

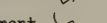
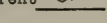
#warrant
aberrant
efferent
restaurant

#entrant
prurient 
cormorant
transparent

courant
afferent 
#intolerant
adulterant

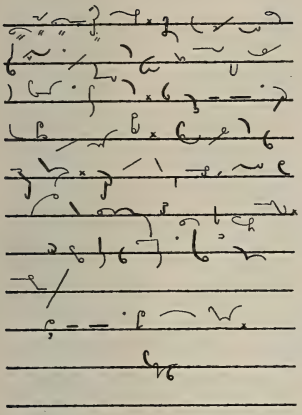
spirant
expectorant

LESSON 26

Vocabulary		Phrases	
overdue	seriously	let us know	
enlisted	*together 	in order that	
frankly	*satisfaction 	let us have	
courtesy	cooperation	by mail	
mutual	inconvenience	somehow or other	
store	settlement	cannot be done	
promptly	requested	will you kindly	

R-hook makes better outline.

Read
51



Write into Shorthand
52

Mr. J. W. Shaw
St. Cloud, Minnesota

Dear Sir:

Will you kindly let us know if we may safely count on your sending us a check for $325, covering the overdue account of October by January 1?

We appreciate the business you have given us but in order that we may continue to serve you most helpfully, your cooperation in payments is needed.

If you find it would seriously inconvenience you to send the requested amount in one payment, couldn't you let us have a part of it now and the rest in, say, two weeks?

Your friendly cooperation will be appreciated.

Yours very truly,

RULE REVIEW: The syllables "rously" are generally written Ree (upward R), S-circle, and Lee (upward L). Note that the circle is inside the curve Lee:

variously	vicariously	deleteriously
seriously	notoriously	preposterously
furiously	laboriously	illustriously
spuriously	injuriously	industriously
gloriously	imperiously	stentoriously

valorously
nefariously
odoriferously

usuriously
luxuriously
chivalrously

timorously
dexterously
vociferously

abstrusely
disastrously
omniverously

#vigorously
mysteriously
precariously

uxoriously
victoriously
scurrilously

sonorously
penuriously
ingloriously

desirously
barbarously
boisterously

amorously
hilariously
carniverously

decorously
#ludicrously
pestiferously

perilously
cadaverously
burglariously

dolorously
querulously
#opprobriously

curiously
garrulously
vaingloriously

ulcerously
#languorously
meritoriously

#rigorously
censoriously
contrariously

deliriously
uproariously
multifariously

LESSON 27

Vocabulary

foundry
instantaneously

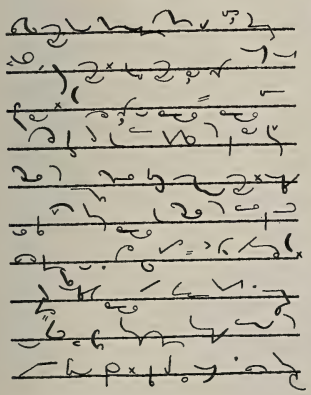
Phrases

it will be

R-hook is used to follow the stem form.

*important
circuit
schedule
factory
purposes
telephone
*unusual
signals
efficient
entirely
*describing
*electrically
inexpensively
automobiles
*consequently
industrial
efficiency
machinery
interfering
*particularly
out of the way
of this kind
it can be done
are not
in any other
where there is
in no way
we'll be glad
can be used
fire alarm

Read
53



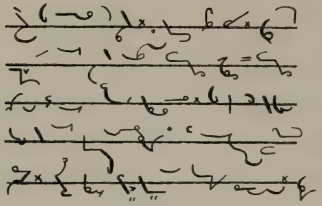
Write into Shorthand
54

Dawson Manufacturing Company
505 Locust Street
Sterling, Illinois

Gentlemen:

Your telephone bells are not loud enough out in the shop or foundry; or in any other department where there is the constant noise of machinery. Consequently, important telephone calls are delayed or missed entirely.

What you need is the Benjamin Industrial Signal, plus the Telecode Relay, connected to your telephone circuit. Then when the telephone rings you get, instantaneously, action through the Telecode Relay to the signal--and the call is heard.



Simple combination--and in no way affects the efficiency of the telephone.

Check the enclosed card, drop it in the mail and we'll be glad to send you our booklet describing this equipment.

Yours very truly,

RULE REVIEW: The general rule is that when L is the last stem and a vowel follows, upward L is used, as, industrially ____ closely ____. (See Lesson 18.) After an S-circle, however, L may be made down even though a vowel follows to avoid an awkward joining or "back turn":

thusly ____	obliviously ____	extemporaneously ____
mutinously ____	euphoniously ____	impecuniously ____
grievously ____	amorphously ____	parsimoniously ____
nervously ____	voluminously ____	homogeneously ____
enviously ____	brainlessly ____	superfluously ____
aversely ____	extraneously ____	vertiginously ____
ominously ____	harmoniously ____	acrimoniously ____
painlessly ____	feloniously ____	symphoniously ____
previously ____	imperviously ____	subterraneously ____
immensely ____	calumniously ____	cacophonously ____
conversely ____	universally ____	spontaneously ____
diffusely ____	gluttonously ____	ignominiously ____

ruinously
obversely
deviously
heinously
obviously
generously
uselessly
luminously
ingeniously

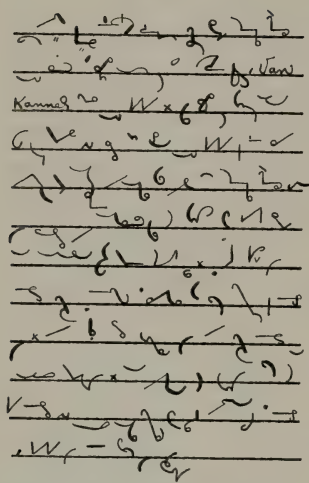
erroneously
strenuously
indigenously
poisonously
villainously
marvelously
monotonously
cavernously

multitudinously
simultaneously
sanctimoniously
instantaneously
synchronously
ceremoniously
mischievously
miscellaneously
heterogeneously

LESSON 28

Vocabulary				Phrases	
definitely		announcing		in order that you may be	
portfolio		cooperation		we assure you	
briefly		distributor		in response	
hearty		*architects		together with a	
earnestly		enthusiastic		whether or not	
builders		surrounding		at our	
user's		*performance		which will	
provided		maintaining		in your city	
commission		installation		that you will have	

Read
55



Write into Shorthand
56

Mr. Ralph King
Okmulgee, Oklahoma

Dear Sir:

Your advice is earnestly sought in the selection of a manufacturer's agent maintaining headquarters in your city to represent us in the sale and installation of Van Kannel products.

Your name has been selected as one of several from whom we are seeking this advice, as we believe you are in a position to recommend an agent who has proved by performance his ability to cooperate successfully with you--one who is recognized at the offices of the builders and contractors in your city--who is familiar with the territory surrounding your city, and one who is capable of guarding both the manufacturer's and the user's best interests.

Yours very truly.

RULE REVIEW: After half-length "n" or "ing" the L-stem is written down, even though a vowel follows:

finitely _____ congruently _____ importunately _____

saliently _____ continently _____ degenerately _____

puissantly _____ abundantly _____ unfortunately _____

pursuantly _____ pleasantly _____ inadvertently _____

intently _____ infinitely _____ affectionately _____

ornately _____ inordinately _____ magnificently _____

LESSON 28 (Con'd)

recently
presently
decently
fluently
defiantly
evidently
learnedly
eminently
affluently
poignantly
leniently
innocently

reticently
definitely
succinctly
obstinately
incessantly
alternately
dependently
fortunately
prominently
permanently
horizontally

beneficently
evanescently
complacently
conveniently
despondently
independently
resplendently
preeminently
*consequently
indistinctly
munificently
extortionately

LESSON 29

Vocabulary

fresh
forget
*similar
hardly
detail
bother

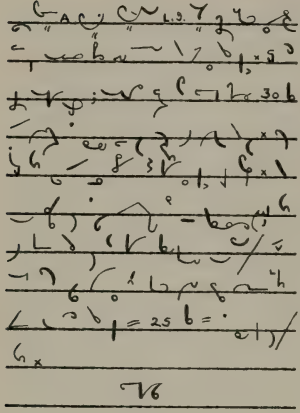
involved
liberal
intentions
*respectfully
insistent
oversight

Phrases

from time to time
we believe you
to your own
it will be
we all
having your

justice *nevertheless don't you think

Read
57



Write into Shorthand
58

Mr. W. C. Fish
Fish Lake, Wisconsin

Dear Mr. Fish:

We all forget these small accounts --mean to pay them, but simply put them off from time to time.

But unless you have conducted a similar business, you can hardly conceive of the mass of detail involved in handling thousands of these two and three-dollar accounts. And good intentions don't seem to help us much.

It will be so easy to forget again today. Why don't you do it now, while it is still fresh in your mind? You needn't bother even to write a letter --we understand how such oversights occur.

Yours sincerely.

RULE REVIEW: "Ish" is written up after F or V whether a vowel follows or not:

fish	elvish	slavish	sniffish
flash	oafish	peevish	*superficial
flesh	vanish	devilish	enravish
offish	raffish	fiendish	thievish
finish	knavish	feverish	finisher

ravish	dervish	selfish	*beneficial
flush	elfish	wolfish	*artificial
fresh	varnish	furnish	foundation
lavish	huffish	dwarfish	prima facie

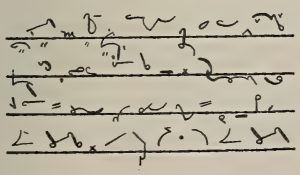
LESSON 30

Vocabulary

alike	automobile	one of the most important	
users	absorbers	we will	
laundry	certainly	you'll	
reserved	*delivery	a year ago	
*owner	desirable	it was a	
greatest	*discovered	to have you	
*degree	straightforward	copy of this	
verify	obligation	there is no	

Read

59



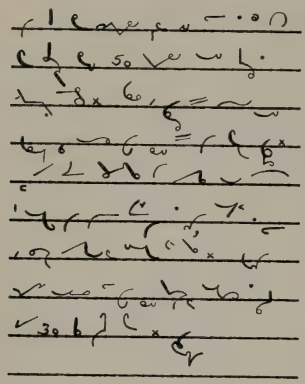
Write into Shorthand

60

Walters Laundry Company
Algona, Iowa

Gentlemen:

A little over a year ago, a laundry in a certain Ohio town junked its entire delivery system--simply because



they discovered that they could not keep delivery promises.

It was a reasonably good system. But it wasn't quite good enough. They found a better one. So they changed.

And you would do the same thing. You are interested in increasing the efficiency of your delivery system and in cutting delivery costs. That is why we are particularly anxious to have you read a plain, straightforward, factful book called, "Keeping Delivery Promises."

We have reserved a copy of this book for you. To bring it to your desk, you have but to fill out and mail the attached postal. There is no obligation, actual or implied.

Very truly yours.

RULE REVIEW: Initial L is up except (1) when followed by stems MP or MB as, lamp lump limp; (2) when preceded by a vowel and followed by a horizontal stem as:

Alaska	alacrity	alchemist	alchemical
Alameda	alchemic	Alexander	elocutionary
Alamo	alderman	alienable	aldermanic
alamode	aldermen	elective	Alexandria
alcaide	aliquot	*electric	alienation
Alcott	allegro	electron	allocation
alcove	allocate	electrum	elementary

alien
alike
alkali
*almost
along
elect
elixir
elk
elm
Elmira
ileum
ilium
ilk
ulna
ulnar
Olympic
ultimo
ultima
oolong
alchemy
alcohol
aliment

almanac
almoner
alumina
elector
elastic
elegant
elegancy
element
Olympia
Olympus
illumine
Alcazar
Illinois
Alhambra
alienate
alienage
aliquant
alkaline
allegory
almighty
aluminum
alumnus

elegantly
elongate
eloquent
oleander
Olympian
ultimatum
Olympiad
alienator
alimental
Alleghany
allegoric
alligator
almandite
allocatur
alongside
altercate
*electrify
elemental
eliminate
elocution
eloquence
oleograph

illuminate
illuminant
alimentary
alkalinity
allegorical
allegretto
allegation
allocution
alma mater
altercation
elasticity
*electrical
electrician
electrocute
*electrotype
eleemosynary
elimination
eliminator
elocutionist
elongation
eloquently
ultimately

alimony _____ election _____ oligarchy _____ illumination _____

oleomargarine _____ ailment _____ electrolysis _____

LESSON 31

Vocabulary

fairly _____ intangible _____

balance _____ nominal _____

assets _____ clientele _____

secured _____ mentioned _____

agency _____ unimpeachable _____

farm _____ undoubtedly _____

headway _____ committee _____

stated _____ essential _____

seekers _____ newspapers _____

assign _____ *regularly _____

handle _____ substantial _____

Phrases

for the purpose of _____

we would be glad _____

that you are _____

other than _____

we observe _____

some way _____

by reason of the fact _____

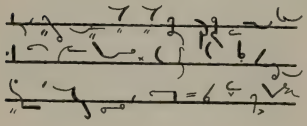
but they are _____

gilt edge _____

must have _____

bills receivable _____

Read
61

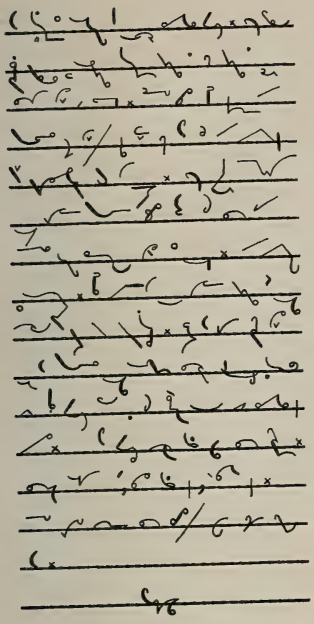


Write into Shorthand
62

Farley & Forgan
Fargo, North Dakota

Gentlemen:

We have read your letter of November 8, and carefully considered the



matter of giving you an open line of credit. We have also considered the open loan which the writer discussed with you yesterday.

In looking over your balance sheet of September 30, it seems that you are getting along fairly well and are making some headway in your business. The nature of your assets is intangible and our committee believes that other than nominal amounts should be secured.

In looking over your accounts receivable, we observe you have a substantial clientele, and if some way could be arranged whereby you could assign some of your gilt edge accounts to the bank for the purpose of securing a loan, we would be glad to handle short-time loans for you from time to time to enable you to discount your bills.

If you think you can conveniently work out an arrangement of this kind, we shall be very glad to go into the matter with you, but, as stated above, it is the opinion of our committee that a loan up to the amount mentioned in your letter should be secured.

Very truly yours.

RULE REVIEW: Medial R is regularly written up; but when medial R is preceded by stem F or V and followed by a horizontal stem or Lee (upward L), it is written down:

conform fairness fiercely atmospherical

LESSON 31 (Con'd)

fairly
foreman
fleering
foregather
forego
spheric
fearless
conferment
faring
fearing
forenoon
forehanded
Fargo
veering
severely
atmospheric
farina
forlorn
Farragut
maneuvering
firkin
pharmacy
fireless
confirming
fork
flaring
firmament
transferring
forum
farcical
forecastle
persevering
farm
forensic
flowering
fluoroscope
firm
flooring
conferring
transversal
firing
foremost
ad valorem
confirmation
fireman
furlough
chloroform
interfering
furlong
forecast
pharmacist
pharmaceutical

LESSON 32

Vocabulary

gently
indulgently
adjunct
temperature
Madrillon
atmosphere
devoid
ambidextrous
passport
encumbrance

Phrases

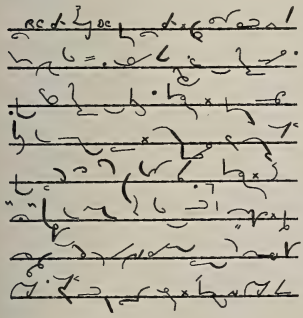
this is a
it may be an
may be able to
the other
cause you

Europe	circulating	so many
intrepid	anticipated	there is no
epicurean	threshold	in order
served	expenditure	to make a
capitals	violently	dining room
useless	tantalizing	with a
realm	continental	I say
device	delicious	I never
excellent	*descriptions	of your

Read

63

(Note: This letter from the Madrillon restaurant had a piece of a palm leaf fan fastened to the right of the salutation.)



Write into Shorthand

64

(Note: A piece of red tape was fastened to this letter.)

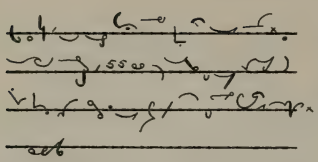
Mr. R. C. Jones
Washington, D. C.

Dear Mr. Jones:

This is a sample of the red tape that keeps so many business men from taking a trip to Europe.

Yet, when more intrepid souls return from abroad with tantalizing descriptions of epicurean masterpieces as served in European capitals, you can well afford to smile indulgently.

There is no red tape to be unwound in order to make a Continental "Cooks" tour via the Madrillon luncheon menu.



Fifty-five cents in coin of the realm is all the passport necessary to secure a delicious luncheon in the comfortably cool dining room of the Madrillon.

Yours for service.

RULE REVIEW: Words ending in "dently," "tently," "gently," "pantly," and "bently" are written with a downward L even though a vowel follows because the upward L could not conveniently be made:

bluntly
constantly
disputantly
latently
diffidently
accordantly
radiantly
hesitantly
obediently
jointly
impudently
recumbently
distantly
redundantly
impenitently
blandly
diligently
inconsistently
potently
flippantly
flamboyantly
gently
militantly
omnipotently
rampantly
disjointly
concordantly
pungently
incipiently
antecedently
ardently
competently
intercedently
genteely
compliantly
accidentally
cogently
expectantly
contingently
lambently
refulgently
improvidently
orientally
reluctantly
non-combatantly

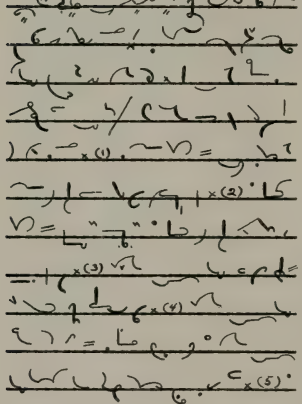
pliantly
expediently
belligerently
instantly
stringently
astringently
blindly
imprudently
discordantly
urgently
indulgently
coincidently
verdantly
effulgently
remonstrantly
impotently
suppliantly
precipitantly
decadently
providently
disobediently
stridently
turbulently
exorbitantly
sapiently
insistently
incompetently
penitently
precedently
concomitantly
pendently
confidently
intermittently

LESSON 33

Vocabulary				Phrases	
realize		educational		bear in mind	
older		mathematics		is a matter of	
birthday		*experience		would live	
gradually		*responsibility		of their	
chances		protection		after you are	
lastly		milestone		don't you feel	
avail		obligation		of what	

income		provision		one of the	
rearrange		additional		which will	
client's		liquidated		one year	
pencil		inheritance		having a	
wife		sacrifice		so long as they	
assets		responsive		is the time	
compare		*circumstances		while you are	

Read
65



Write into Shorthand
66

Mr. Robert Moffatt
Orlando, Florida

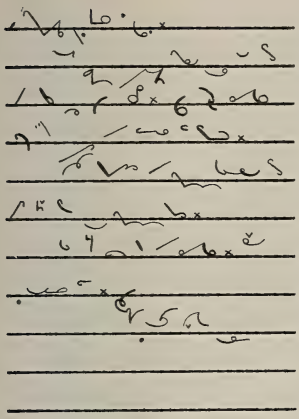
Dear Mr. Moffatt:

Do you realize that on March 11 you will be one year older--that your next birthday will then be the nearest and your insurance age will move up one notch, never to move back again?

Each notch a higher rate! Why? For the reason that your chances of death are gradually increasing and life insurance is a matter of mathematics.

But, while you are older, you are wiser and your judgment serves you better. Each has broadened your experienc and experience makes us realize that we are just men--having a man's responsibility to discharge before we go!

Get out your pencil. Put down the total insurance now on your life--and add all your other assets. How much



income would that produce invested at 5%? Compare that income with your present one, and it will give you some idea of the home your family would live in, the kind of clothes they would wear, and the bounty of their table--after you are gone!

Don't you feel you ought to increase your life insurance protection before passing this milestone? Honestly, now--does additional insurance present any problem as compared with the real problem your family will some day face? Let us reduce this to definite figures for you--with no obligation, of course. Sign today the inclosed card.

This act of provision and care and love for those who depend on you--put off until tomorrow--is never done.

Yours very truly.

RULE REVIEW: The L in the syllables "tional" should, according to the general rule, be written down because it is the last stem and no vowel follows; the L in the syllables "tionally" should, according to the general rule, be written up because it is the last stem and a vowel follows. However, because of the way in which the Tion-hook is written, the L is always down in the first group (A) whether or not a vowel follows, and always up in the second group (B):

A list:

rotational ____ additional-ly ____ transitional-ly ____

tuitional institutional conditional-ly

motional gravitational constitutional-ly

emotional traditional-ly intuitional-ly

intrusional degradational unconditional-ly

unconstitutional-ly

B list:

optional educational suppositional

functional dimensional interjectional

vocational provisional conversational

fluxional sensational convocational

junctional impressional processional

relational inflectional conventional

torsional apparitional appositional

rational proportional recreational

national probational correctional

factional accessional progressional

frictional valuational prepositional

irrational inductional instructional

versional intentional international

fractional variational inquisitional

notional abolitional associational

occasional affectional combinational

sectional	evolutional	constructional
divisional	professional	unconventional
volitional	precautional	congressional
exceptional	occupational	denominational
recessional	oppositional	terminational
creational	expressional	insurrectional
devotional	confessional	inspirational
flectional	perceptional	jurisdictional
vibrational	precessional	congregational
revisional	digressional	transcriptional
reversional	complexional	transpositional

interdenominational

LESSON 34

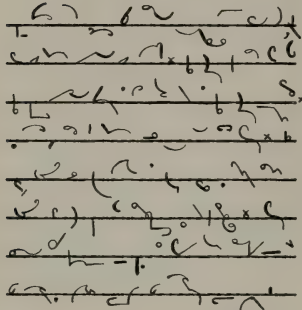
Vocabulary		Phrases
woman	superstructure	better than
women	exercise	but there is
harder	specification	young man
alert	permanent	young men
muscles	foundation	some one
easier	character	as we

ladder exercised if you are

balance starting the other

Read

67



Write into Shorthand

68

I wish I could show young men and young women some easy road to success --but there is none. You may think you see some one traveling it, but if it is easy it is not permanent. It is only one of those rises which make the final fall all the harder. Success cannot be without character, and character grows as your muscles grow, through exercise.

The way to get to the top is to begin by being the best man at the bottom. Success is not an accident, but comes to the man who does his work better than the other fellow.

RULE REVIEW: "Than" is indicated--

I. After a simple stem by an N-hook:

lower than higher than thicker than

finer than slower than plainer than

other than taller than quicker than

larger than longer than thinner than

more than heavier than stronger than

warmer than easier than cheaper than

deeper than sooner than sharper than

bigger than earlier than broader than

smaller than

II. After an S-circle, Ster-loop, or Ter-hook, by a curl:

worse than faster than greater than

less than rather than brighter than

better than tighter than

III. After a double-length, the "order of reading" precludes the use of the N-hook which would have to be read before the "ter" sound; therefore the Dhee-stem with an N-hook is used:

softer than shorter than sweeter than

later than flatter than further than

harder than older than lighter than

LESSON 35

Vocabulary

quickly

forget

perhaps

postage

likely

intended

*insignificant

outstanding

embarrassing

remittance

instalment

uniformity

Phrases

for the sake of

money order

by the way

on its

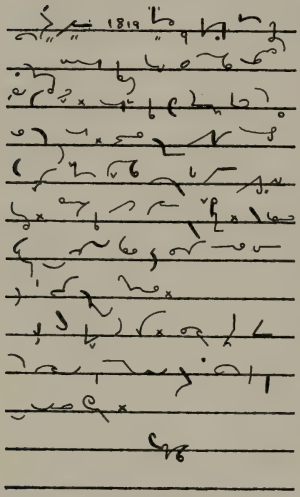
out of the

at your

arrived accompanying we wouldn't

*regular *consequently take care of the

Read
69



Write into Shorthand
70

Mr. George Taylor
Cambridge, Massachusetts

Dear Mr. Taylor:

Won't you please take care of the enclosed bill, before you forget it?

It is the third we have sent you, by the way--one just after the goods were shipped, and one about a month ago--and now we come knocking at your door again.

The amount is insignificant, I know, and if it were the only small account outstanding we wouldn't bother you. But your little debit, plus your neighbor's perhaps, plus all the rest, quickly runs into many thousands of dollars. And that, plus bookkeeping, postage and interest, totals a big debit that may become embarrassing when bills are paid every week, as ours are.

Please attend to the bill right away.

Yours very truly.

RULE REVIEW: The syllable "kly" or "gly" is written with the L-hook on stem K or G, in accordance with the general rule that when L or R forms a "liquid sound" or "blends" with the preceding consonant, the hook is used:

likely snugly thickly unlikely

meekly smugly prickly scraggly

sickly feckly wriggly trickly

darkly briskly sleekly crinkly

weekly vaguely slackly wrinkly

ugly bruskly treacly straggly

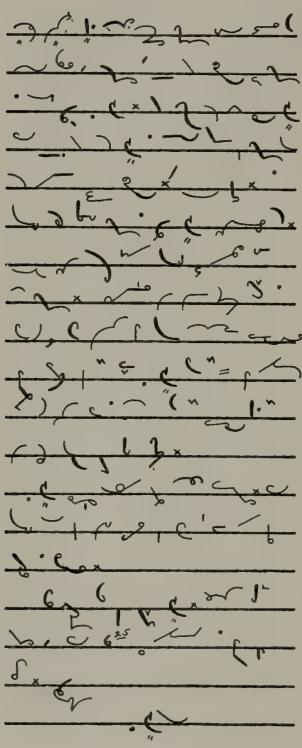
weakly bleakly clerkly obliquely

LESSON 36

	Vocabulary		Phrases
particle	immaculate		did you ever
Hoover	investigations		it will be
portion	effective		there is no better time
dirt	sweeping		how much
woman	thoroughly		the other side
weekly	demonstration		as it
*owner	household		not only the
discard	drudgery		of other
fresher	literally		of all
cease	compensation		by another
*forever	cleanliness		of their

realize required there would be

Read
71



Write into Shorthand
72

Mrs. George Bliss
St. Joe, Michigan

Dear Madam:

There would be some compensation for all the work of sweeping rugs by hand if that were the only really effective method of cleaning. But investigations show that no matter how much strength you use in sweeping, the broom sweeps up only a small portion of the dirt the rug contains.

Prove this, if you doubt it. Put a cup of flour or, better yet, a cup of washing soda, on one edge of your rug and try to sweep it across. Not a particle will ever reach the other side --it will all be pushed down into the depths of the rug. Yet flour or soda is light in weight, and does not settle into the rug like tracked-in sand or gritty dirt.

Now make this same test with The Hoover and you will readily see how thoroughly The Hoover beats, as it sweeps, as it cleans. You will find in The Hoover bag not only the material you need for the test, but a quantity of other dirt of all kinds that you never thought was in your rug.

Convince yourself of your need for The Hoover. If we can make it any more plain by another demonstration, we will be glad of the opportunity.

Yours very truly.

RULE REVIEW: The syllable "cul" or "gul" is regularly written K with the L-hook or G with the L-hook, as the case may be:

reticule	reticulate	tubercular
caracul	percolate	miraculous
bucolic	circulate	meticulous
bugler	speculate	ridiculous
circular	peculator	regulation
peculate	calculate	calculation
ridicule	ejaculate	ejaculation
angular	avuncular	percolator
osculate	vehicular	gesticulate
secular	binocular	inarticulate
jocular	curriculum	matriculation
jugular	speculator	spectacular
vascular	peculation	speculative
oracular	articulate	speculation
regulate	calculator	matriculate
coagulate	immaculate	circulation
molecular	osculation	miscalculate
masculine	circulator	innoculation
regulator	innoculate	articulation
chocolate	vernacular	gesticulation

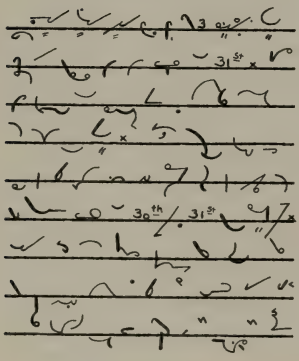
Vocabulary

moral
schedule
property
*whenever
envelope
deduct
cigar
stamped
morning
courtesy
*brotherhood
Christmas
naturally
indication
fellowship
*financial
exemptions
cooperate
appreciated
Bradstreet's

Phrases

financial standing
is his
over and above
do you regard
in like manner
I would ask
has been taken
will you kindly
before the
latter part of this

Read
73



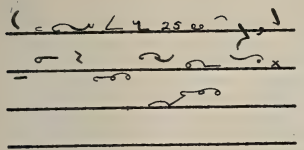
Write into Shorthand
74

Mr. Fred Merrill, Cashier
Union Central National Bank
Carrolton, Georgia

Dear Mr. Merrill:

Your name has been taken from Bradstreet's. Will you kindly furnish us the following credit information concerning Mr. Harold Railton:

1. What is his moral standing?
2. What is his financial standing?
3. Does he own property over and above his exemptions?
4. What is his reputation for paying accounts?
5. Do you regard a credit of $500 as safe?



Your courtesy in furnishing this information will be greatly appreciated. We will gladly cooperate with you in like manner whenever the opportunity offers.

Please use the enclosed stamped envelope for reply.

Very truly yours.

RULE REVIEW: The syllable "rel" occurring either initially, medially, or finally, is written Ree (upward R) with an L-hook:

apparel		#corporal		collateral		sedentarily	
carol		impurely		demoralize		arbitrarily	
jural		littoral		electoral		centralization	
chloral		monorail		ephemeral		customarily	
coral		morality		garrulous		scurrilously	
girl		parallel		severalty		New Orleans	
herald		central		immorality		territorial	
snarl		cultural		manorial		tributarily	
twirl		malarial		mercurial		translatorial	
barely		*several		naturalize		demoralization	
whirl		emerald		nugatorily		exemplarily	
gnarl		ethereal		admiralty		sarsaparilla	
hurl		ferrule		summarily		incorporeal	
virile		armorial		#corporeal		supernatural	

Distinguished from each other.

marl imperial equatorial temporarily

moral memorial visitorial conjectural

curl misrule natural-ly decentralize

barrel moralize natatorial declamatorily

laurel neutral neutralize agricultural

choral notarial nonpareil subsidiarily

mural paralyze paralysis accusatorial

swirl admiral casserole decentralization

whorl augural chaparral floricultural

spiral imperil corollary explanatorily

parole federal correlate managerial

puerile guttural guerrilla moralization

petrol immoral editorial neutrality

rail overrule naturalist scurrilous

real-ly narrowly paralytic transitorily

realty merrily sanitarily relativity

relate perilous centralize New York Central

relent released thoroughly relevantly

unruly relator ancestral reliability

rural relieve bacterial reluctance

astral maturely senatorial perilously

purely railroad salutarily peremptorily

relax sidereal sartorial quarrelsome

relic reliance plurality real estate

roller relation unnatural secretarial

pearl realtor releasing structural

purl relative relevancy relentless

railway relegate relieving relinquish

realism reliable pictorial reluctancy

unreal *religion primarily generality

unroll quarrel querulous solitarily

relish realize roll call relentlessly

rely squirrel mayoralty relaxation

plural related factorial Illinois Central

reliant release relatively generalize

relief relevant relegation perfunctorily

rule reliably religious querulously

rollick pastoral reluctant generalization

LESSON 38

Vocabulary

seemingly subpoenas

unless extension

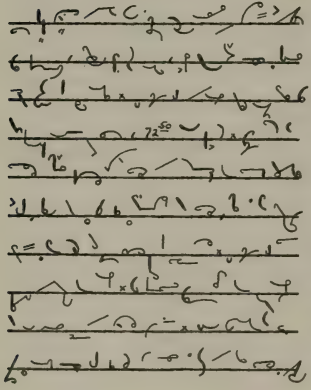
Phrases

that you are

that you have not

ignoring	repeatedly	you are surely
*whatever	*practically	take care of
retail	merchants	greater than
debtor	unsettled	that these
defense	executions	at once
critical	registered	why not
destroy	sufficient	in the event
grocers	recognize	against you
assessed	observance	we hear from you
dealers	professional	of this account

Read
75



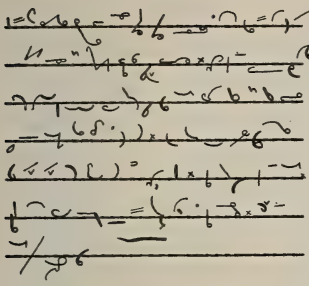
Write into Shorthand
76

Mr. J. B. Davidson
410 Mead Building
Rockford, Illinois

Dear Mr. Davidson:

Seemingly you do not appreciate the extension of credit to you. If so you have failed to show it. We have written you repeatedly regarding your past due account of $33, which remains on our books.

Unless we hear from you in three days regarding this balance and you show some effort in the payment of it, we will take it for granted that you are ignoring the payment of this account and we will proceed to take whatever action is necessary in the collection of it.



Your name, as poor credit, will be given the Merchants' Credit Bureau, which is comprised of practically all the retail merchants of the city and our account with you will be handed over to our attorney.

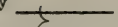
We do not wish to bother you with letters; neither do we wish to repeatedly write letters to you and have no responses. Unless we hear from you in the next three days, we will place the matter in other hands.

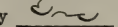
Yours very truly.

RULE REVIEW: "Ingly" is generally written Ing-stem with an L-hook:

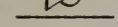
strikingly	excitingly	absorbingly
beamingly	engagingly	appealingly
envyingly	assuringly	appeasingly
lovingly	pleasingly	tremblingly
seemingly	shockingly	grovelingly
dashingly	doubtingly	endearingly
smilingly	admiringly	despairingly
sweepingly	swimmingly	imploringly
tellingly	*thinkingly	*neglectingly
triflingly	touchingly	appetizingly
*willingly	yieldingly	begrudgingly
abidingly	exultingly	bewitchingly
fittingly	murmuringly	flourishingly

feelingly

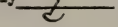
mockingly 

daringly 

obligingly

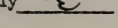
savingly 

invitingly

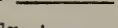
glaringly 

avengingly

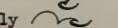
alarmingly

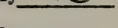
cajolingly 

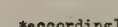
charmingly

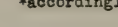
creepingly 

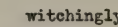
sneeringly

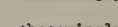
grudgingly 

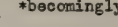
accommodatingly 

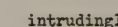
*accordingly 

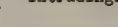
witchingly 

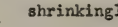
*becomingly 

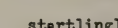
intrudingly 

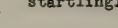
shrinkingly 

startlingly 

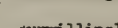
unfeelingly 

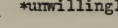
*unwillingly 

affectingly 

befittingly 

*forgivingly

slightingly 

searchingly 

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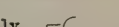
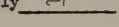
penetratingly 

staggeringly 

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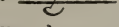
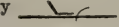
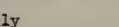
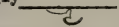
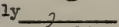
disparagingly 

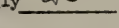
flutteringly 

patronizingly 

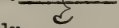
reassuringly 

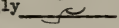
*languishingly 

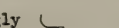
refreshingly

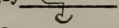
flatteringly 

commandingly

*unthinkingly 

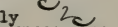
entreatingly 

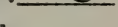
encouragingly 

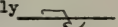
exaggeratingly 

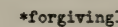
LESSON 39

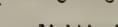
Vocabulary

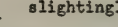
store 

source 

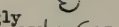
fault 

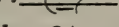
correspondingly 

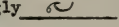
patrons 

absence 

Phrases

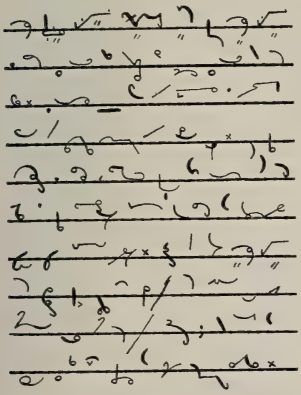
every one 

we've been 

you are not 

models		concern		how many	
current		delightful		we want you	
error		workmanship		what you want	
somehow		beneath		always been	
French		individual		have we been	
season		realize		have you no	
woman's		commission		at least	
Mrs.		strongly		for some reasons	
learned		exquisite		we wonder	
fallen		gratification		which are	

Read
77



Write into Shorthand
78

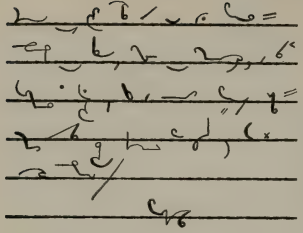
Mrs. Mary K. Benton
Greencastle, Indiana

Dear Mrs. Benton:

We are anxious to know every one of our patrons as an individual. Our ambition is to insure to each the most perfect service possible; and to this end we try to keep track of those who buy from us.

For example: We've been checking up and have learned that while you have an account here, you are not getting all the benefit you should from it. We wonder why?

Is it because you do not realize how many of a woman's desires can find gratification beneath this roof? Is it



because of some error of ours, of omission or of commission? Or is it some reason we have not guessed?

We want you to feel, Mrs. Benton, that Black & Company is doing for you just exactly what you want done in the manner most pleasing to you, but it appears that somehow we fall short of your desires. Will you tell us how, so that we may remedy the matter?

Sincerely yours.

RULE REVIEW: "Ingly" is written with an Ing-stem and downward L-stem where the L-hook on Ing will not join conveniently to the rest of the outline. This is generally where the "ingly" follows an F or V-hook, an N-hook, or an S-circle, or St-loop, as:

shiningly rantingly approvingly complainingly

cravingly quaffingly banteringly convincingly

cunningly fawningly lamentingly enchantingly

pantingly tauntingly caressingly threateningly

musingly vauntingly totteringly entrancingly

amazingly stunningly unbendingly everlastingly

correspondingly entertainingly

LESSON 40

Vocabulary			Phrases
humanly	manager	transportation	a great deal

summer Iceland refrigeration you are not

yard expensive housewives as it is

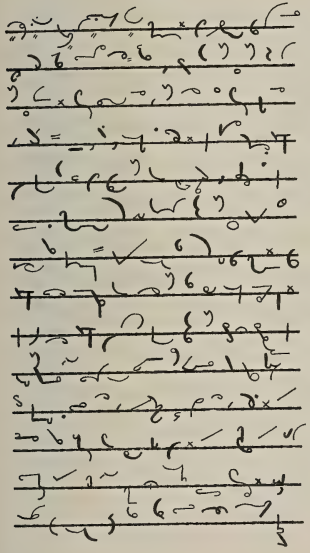
minute involved dependable it's true

pure article *practically your own

purer courteous *irregular pro rata

alike maintain likewise this is a

Read
79



Write into Shorthand
80

Mrs. W. C. Mott
Downers Grove, Illinois

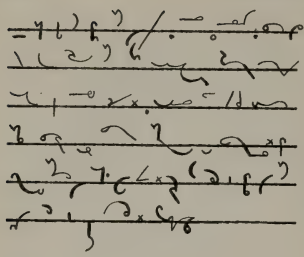
Dear Madam:

If you lived in Iceland, you'd laugh if some one offered to sell you ice. You'd say, "Why, I can go out in my back yard and cut it for nothing." And it would be quite true.

Now, here I am, practically in your back yard, waiting for you to come out and get your ice. Of course, I can't afford to give it to you for nothing, but I do promise to save you money.

It stands to reason that if a company must maintain expensive offices, motor trucks, and pay representatives high wages to deliver you ice, it cannot sell at my prices and live. It's true, you carry your own ice home from my place, but the money I'll save you will pay you a high pro rata wage rate for that minute of your time.

And when you next rage at the high



cost of living, just remember that six egg plants at 25¢ each can be produced from one seed costing 1/1000th of a cent and that the cost of an article contains much more than the actual material involved. Likewise, with frozen water, you pay most for transportation.

I'm here to help you keep cool this summer at less money. Have one of the boys bring around the pan each morning.

Yours very truly.

RULE REVIEW: The syllable "nly" is written N-stem with an L-hook:

wanly		barrenly		felinely		*mistakenly	
venally		brokenly		yeomanly		plebianly	
pronely		rottenly		penniless		sanguinely	
leanly		maidenly		originally		slatternly	
evenly		matronly		eternally		ceremonially	
plainly		supinely		cardinally		abdominally	
lonely		humanely		externally		continually	
vainly		commonly		personally		phenomenally	
thinly		slovenly		diagonally		nocturnally	
openly		*heavenly		criminally		opportunely	
keenly		sullenly		paternally		matrimonially	
meanly		cravenly		maternally		fraternally	
mainly		womanly		marginally		perennially	
manly		woodenly		stubbornly		longitudinally	

only	urbanely	condignly	congenially
sternly	suddenly	certainly	medicinally
cleanly	wantonly	nominally	clandestinely
humanly	ungainly	forlornly	infernally
finally	serenely	internally	patrimonially

LESSON 41

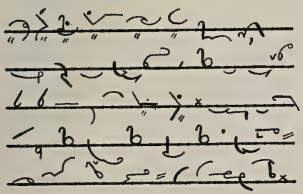
Vocabulary

dinner	extending		
privilege	prettiest		
certainly	imaginable		
private	moderately		
afternoon	*satisfaction		
dozen	*opportunity		
serve	appreciate		

Phrases

this morning	
wouldn't you	
one of these	
because they are	
we believe	
and that is the	
you will find	

Read
81

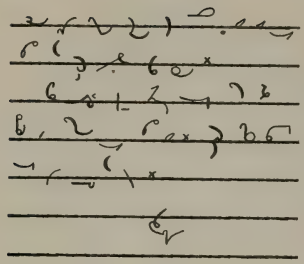


Write into Shorthand
82

Miss Anne Soames
Lincoln, Nebraska

Dear Miss Soames:

This morning we received from New York a half dozen of the prettiest dinner dresses imaginable--all in the new styles, and three of them are just your size.



Wouldn't you like to see these dresses before we show them to the general public? This is a privilege we are extending to a few patrons whom we have been permitted to serve in the past.

All these are exclusive models, of course. Certainly you will find it interesting to inspect them.

We are holding these dresses for three days of private showing before placing them on public display.

Sincerely.

RULE REVIEW: Words ending in "nor" or "ner" are generally derived from words ending in "n" which are written with an N-hook. To get the syllable "nor," "ner," etc., change the N-hook to an N-stem with the R-hook, thus: train ___ trainer ___:

mineral ___	assignor ___	ignoramus ___	kindergartner ___
lunar ___	engineer ___	chastener ___	entertainer ___
canner ___	prisoner ___	carbineer ___	complainer ___
burner ___	panorama ___	enlivener ___	intervener ___
clowner ___	poisoner ___	abstainer ___	restrainer ___
coiner ___	fastener ___	bargainer ___	straightener ___
corner ___	generous ___	cheapener ___	threatener ___
energy ___	mariner ___	maligner ___	enlightener ___
planer ___	columnar ___	container ___	distrainer ___
donor ___	spanner ___	retainer ___	regenerate ___

earner stainer sweetener regenerative

garner deanery culinary questioner

gunner cleaner dampener campaigner

honor gleaner enervate dragooner

keener mourner debonair sustainer

banner spinner designer discerner

manner stunner dishonor consignor

opener trainer detainer coparcener

gainer plainer combiner sojourner

repiner greener obtainer *southerner

veneer shriner strainer souvenir

whiner refiner summoner determiner

miner funeral demeanor easterner

joiner learner ignorant remunerate

tinner sickener luminary remuneration

liner ordinary gardener imaginary

dinner weakener milliner itinerary

tanner pioneer domineer shortener

finer monarch examiner constrainer

winner parcener sublunar veterinary

ignore pardoner falconer vulnerable

tuner partner impugner commissioner

diner reckoner machinery disciplinarian

pawner schooner postponer strengthener

planner screener quickener copartnership

shiner seminary sharpener chiffonier

signer fattener purloiner questionnaire

LESSON 42

Vocabulary

farmer employees

patrons meritorious

herds livestock

*capable dependable

likely *representatives

raisers character

stamped customers

strictly literature

banker meanwhile

recently reputable

stock recommendation

Phrases

#under separate cover

two or three

bear in mind

must be

just as good

high class

self-addressed

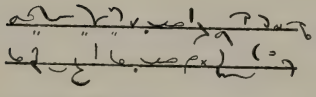
was not

if it has

in your city

unless you

Read
83



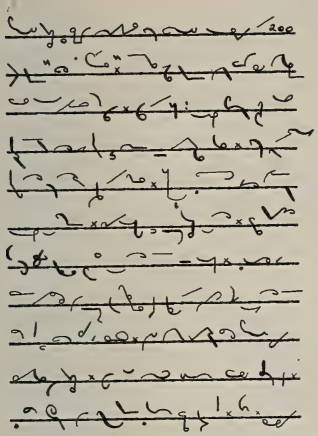
Write into Shorthand
84

First National Bank
Waterloo, Iowa

Gentlemen:

Recently we mailed a $1 bill and

Special phrase.



a request that you have some one in the bank send us the names of a few good farmers and two or three reliable men who might make good representatives for us.

We know there are busy times when such requests must be laid aside and feel sure that you intend to send us the names in view of the fact that the stamped, self-addressed envelope enclosed with the letter was not used to return William Dollar.

The question is--has the blank been lost or mislaid? If it has, we enclose another with this letter, as well as another stamped, self-addressed envelope.

In the meanwhile, may we thank you in advance for giving this information.

Very truly yours.

RULE REVIEW: The syllables "mer" and "mor" are generally written M-stem with the R-hook (A list). Where the R-hook cannot be conveniently shown as, for example, where "mer" follows stems T, D, W, Chay, stems are used for both M and R (B list).

A list:

hammer	slimmer	numeral	enumerate
hummer	bloomer	numerous	enumeration
humor	schemer	grammar	enumerator
rumor	primer	glimmer	agglomeration
glamor	claimer	consumer	transformer

clamor	climber	plumber	blasphemer
summer	comber	informer	Baltimore
simmer	creamer	declaimer	performer
roamer	defamer	welcomer	numerical
murmur	framer	perfumer	conglomerate
#former	palmer	newcomer	conglomeration
#farmer	remorse	reclaimer	acclaimer
reamer	seemer	reformer	innumerable
rhymer	skimmer	embalmer	chimerical
comer	shimmer	screamer	disclaimer
rammer	skinner	Sycamore	agglomerate

B list:

tremor	steamer	streamer	Bessemer
tumor	dreamer	redeemer	demurrage
armor	drummer	entomber	ransomer
warmer	stammer	costumer	admirable
trimmer	charmer	customer	astronomer
dormer	dimmer		swimmer

LESSON 43

Vocabulary

executive *descriptive

Phrases

that you have never

Distinguished from each other.

eyesight — eliminate

vital — defective

device — #productive

*probably — #production

insist — materials

*wherever — hesitation

this is the

there are

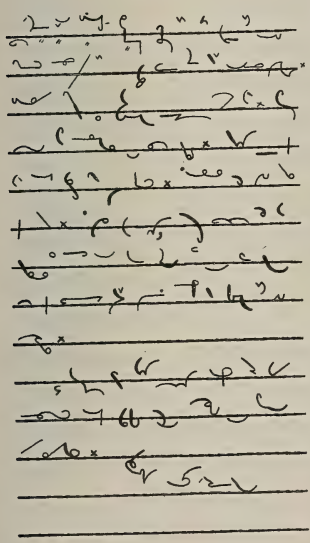
that it has been

more and more

together with

did you receive

Read
85



Write into Shorthand
86

Roper Manufacturing Company
Topeka, Kansas

Gentlemen:

Did you receive our recent letter? If so, has it had your attention?

We have made a number of claims in the form of direct promises. We said we could do away with a lot of unnecessary handling of materials in your plant, we could reduce your non-productive labor--eliminate to an extent spoilage, and all in all, help you save time, money, and labor.

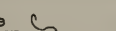
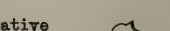
Now let us ask you a question. Assuming that we can do all we promised, are we offering you something you are interested in?

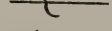
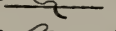
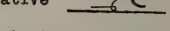
If so, merely place an "X" alongside of the device you feel could be used in your plant and return this letter to us. We will send complete descriptive matter, together with prices, and assist you wherever possible in solving your handling problems.

Very truly yours.

Distinguished from protective and protection respectively.

RULE REVIEW: "Tive" is written by shortening the preceding consonant for the "t" and adding a V-stem; "tively" in such cases would add an upward L. (See next lesson also for "tive" words.)

adaptive
affirmative 
accelerative 

deductive 
retroactive 
*representative 

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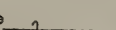
implicative 
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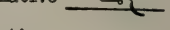
assimilative 

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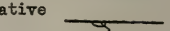
enunciative 

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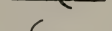
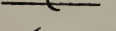
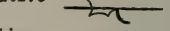
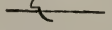
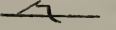
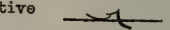
accretive 
mitigative 
elaborative 

adductive 
derogative 
abstractive 

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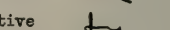
restrictive 

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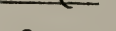
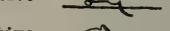
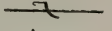
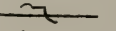
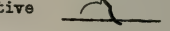
retractive 
retributive 

depletive 
connective 
consecutive 

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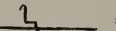
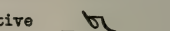
consumptive 
deprecative 

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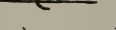
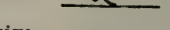
cooperative 
distinctive 

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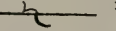
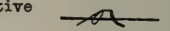
corruptive 
exclamative 

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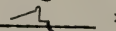
definitive 
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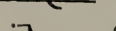
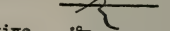
alimentive 
evaporative 

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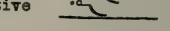
amplificative 

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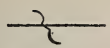
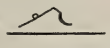
eruptive 
resorptive 
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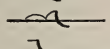
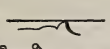
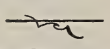
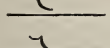
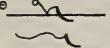
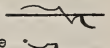
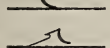
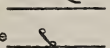
emulative 
cumulative 
remunerative 
active 
superlative 
manipulative 
native 
nominative 
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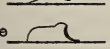
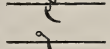
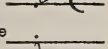
revertive 
substantive 
conservative 
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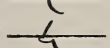
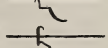
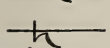
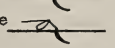
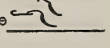
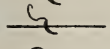
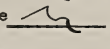
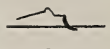
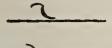
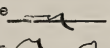
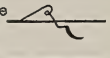
separative 
contradictive 
receptive 
generative 
deliberative 
deletive 
extirpative 
agglomerative 
formative 
reformative 
reproductive 
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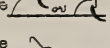
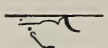
correlative 
retrospective 
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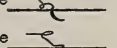
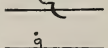
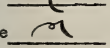
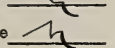
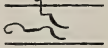
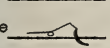
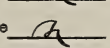
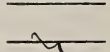
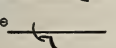
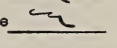
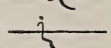
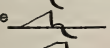
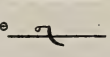
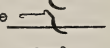
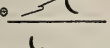
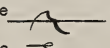
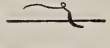
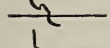
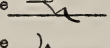
alternative 
accumulative 
decorative 
presumptive 
complicative 
operative 
explicative 
constrictive 
lacerative 
retaliative 
amalgamative 
excerptive 
legislative 
appreciative 
figurative 
calculative 
contributive 
redemptive 
*descriptive 
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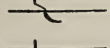
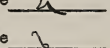
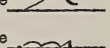
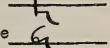
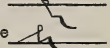
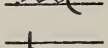
refractive 
alleviative 
emancipative 
vibrative 
explorative 
recuperative 
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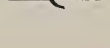
associative 
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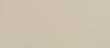
decretive 
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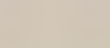
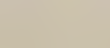
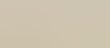
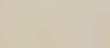
commemorative 
ulcerative 
restorative 
depreciative 

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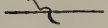
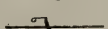
detective
deductive
permeative
secretive
abortive
violative 
contortive 
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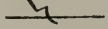
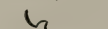
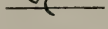
judicative 
imperative 
absorptive 
multiplicative

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coagulative
comparative
*prerogative
nuncupative
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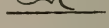
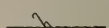
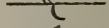
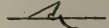
appropriative 
regenerative 
expostulative 
commiserative 
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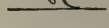
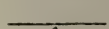
coordinative 
interpretative 
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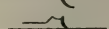
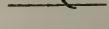
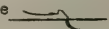
exaggerative 
introspective 
administrative 

LESSON 44

Vocabulary

everybody
person
perhaps
pencil
devices

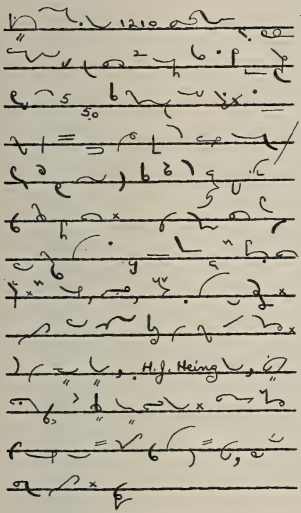
positively
phonograph
literature
*descriptive
consummation

Phrases

some one
is the
at all times
by this time
to other

cooperate manifesting we feel sure

Read
87



Write into Shorthand
88

Augusta Manufacturing Company
Augusta, Kentucky

Gentlemen:

Is the Barrett Lift Truck purchased from us several weeks ago working out satisfactorily under your conditions?

Our interest in this equipment did not cease with the consummation of the sale, and we ask that you feel free at all times to get in touch with us if at any time it should not work properly.

Perhaps by this time the great saving in time, money, space, and labor through the use of this device has been proven beyond a doubt in your mind, and a desire to extend the system to other departments is present.

If so, permit us to again cooperate with you--manifesting this desire by a pencil notation on the face of this letter--and return to us.

Very truly yours.

RULE REVIEW: Where it is not convenient or possible to half-lengthen the preceding stem, (A list) "tive" is indicated by T-stem with a V-hook; (B list) "tively" by T-stem and V-stem with an L-hook.

A list:

laudative eliminative justificative

locative
recitative
rotative
laxative
optative
vocative
sedative
sanative
radiative
relaxative

expositive
retardative
limitative
evacuative
vegetative
deflective
corrective
prohibitive
elucidative

suffocative
resuscitative
germinative
conflictive
fermentative
illuminative
compensative
debilitative
conciliative
exterminative

B list:

additive-ly
assertive-ly
creative-ly
restive-ly
fictive-ly
nutritive-ly
positive-ly
festive-ly
fugitive-ly
resistive-ly
punitive-ly
negative-ly

accusative-ly
cogitative-ly
collective-ly
effective-ly
reflective-ly
ruminative-ly
federative-ly
exhaustive-ly
sensitive-ly
emanative-ly
meditative-ly
transitive-ly

acquisitive-ly
adversative-ly
inquisitive-ly
approbative-ly
argumentative-ly
augmentative-ly
competitive-ly
authoritative-ly
concentrative-ly
demonstrative-ly
determinative-ly
quantitative-ly

furtive-ly intuitive-ly penetrative-ly

tentative-ly afflictive-ly intransitive-ly

invective-ly qualitative-ly contaminative-ly

LESSON 45

Vocabulary

unfortunately

wonderful

freshened

turnover

merchant

desirous

started

person

doleful

profits

Phrases

they're

I know they are

the other day

we have found

in any other

a great many

it will be

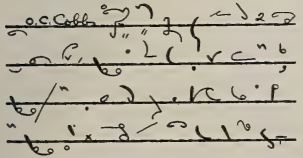
our own

it is a

that other

Read

89



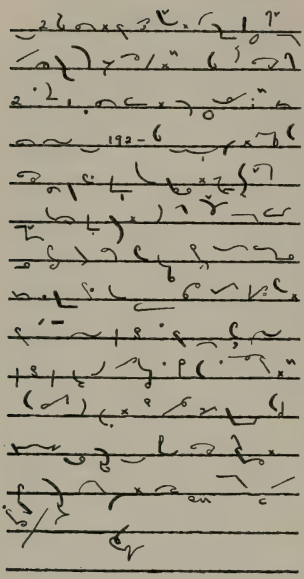
Write into Shorthand

90

Mr. John Bush
926 Spruce Street
Philadelphia, Pennsylvania

Dear Sir:

If I came to you--sat down at your desk--and said that I could tell you how you could make a satisfactory



profit in 19--, you wouldn't let me get away until I'd made my words good and given you this information.

Unfortunately, I can't come to you in person, but I've come to you by mail and made just that offer. I've told you that merely for the asking you could learn how to increase your sales, reduce expenses, and stop your losses.

A great many merchants were tired of doing business without making a profit. They asked for the information--and got it. Many have written to thank me for it.

These men realized that to continue as they'd been doing meant little or no profit in 19--, so they were open to be shown how they could do better. I know they are no more progressive than you--no more desirous of enjoying a larger profit.

So I just want to say that the opportunity is still open, and I'll see that you get this information if you'll fill out and send me the enclosed card.

Yours truly.

RULE REVIEW: To distinguish the colloquial from the non-colloquial form, place an apostrophe under the former, as:

I'm		you'd		shan't		who'll		they've	
I'll		it'll		how'll		hadn't		mustn't	
I've		he'll		don't		that'll		shouldn't	
I'd		we're		let's		that's		they're	

he's	we've	you've	she'll	they'll
he'd	we'll	you're	they'd	there'll
we'd	she's	you'll	there's	wouldn't
'em	who's	what's	wasn't	couldn't
it's	isn't	aren't	didn't	oughtn't
she'd	won't	here's	hasn't	mightn't
can't	ain't	how's	haven't	doesn't

LESSON 46

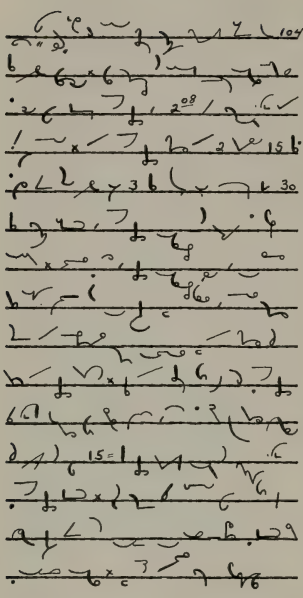
Vocabulary

uphold	undoubtedly
justice	*consequence
standard	additional
intended	settlement
purely	deduction
limit	maturity
dealing	appreciated
period	oversight
invoice	remittance
October	customers
discount	yesterday

Phrases

we do not feel	
according to the	
we feel sure	
this morning	
on your part	
so as to	
within the	
in accordance	
in this instance	
per cent	
we surely	

Read
91



Write into Shorthand
92

Ward & Freeman
Muncie, Indiana

Gentlemen:

We wish to thank you very much for the check which you sent us yesterday in payment of our September 1 statement to you. We have been pleased to apply this to the credit of your account.

We find, however, that you have made a deduction of 2 per cent for cash discount. According to the standard terms of the rubber business, this cash discount is allowed as a premium which we are willing to pay for receiving our money promptly.

We do not feel that it is fair to us or to our other customers who all mail their checks on time before the tenth, for you to take this discount, and we would, therefore, appreciate it if you will send us an additional check for $3.24 to take care of it.

We feel sure that you will see the justice of our position and favor us with this small check immediately.

Yours very truly.

RULE REVIEW: The following words are common illustrations of the half-lengthening or shortening principle for "t" or "d":

product ____ spasmodic ____ anticipate ____ authenticate ____

abruptly ____ artillery ____ antiseptic ____ authenticity ____

gratify ____ authentic ____ articulate ____ indorsement ____

artery
automatic
absorbedly
recapitulate
article
privately
auditorium
consecutive
indorse
political
literature
frontispiece
battery
gigantic
beautiful
problematic
skeptic
dedicate
candidate
impatiently
boundary
prodigal
capitulate
impertinent
British
beautify
captivate
sufficiently
stratum
vertebra
cultivate
prediction
capital
verbatim
syndicate
obliterate
category
cemetery
coordinate
efficiently
estimate
scrutiny
adulterate
predicament
petrify
pertness
absurdity
peremptory
ratify
phonetic
adjudicate
photograph
potato
phantasy
fanaticism
symptomatic
protect
strategy
prodigious
legerdemain
prodigy
rectitude
strategem
pertinacity
October
patriotic
strategic
receptacle
mortify
dentistry
profitable
vituperate
lunatic
schematic
profiteer
vindictive
predict
ventilate
stupidity
undoubtedly
symptom
mutilate
catalogue
contradiction
certify
indicate
statutory
apologetic
student
affidavit
pragmatic
alphabetical

frantic idiomatic veritably patriotism

witness sanctify volunteer commandment

phantom sanctity gratitude contradict

random amendment Baltimore lieutenant

rectify aptitude chromatic subordinate

cottage arbitrate piratical legitimate

notify heredity portable legitimacy

abduct mitigate vindicate sentimental

cryptic heritage evidently theoretical

potash quantity perfectly mackintosh

cement evidence sentiment merchandise

deduct eventual continent mathematical

bottom stultify prejudice systematic

orient moderate antipathy accurately

medium oriental pertinent comparative

partake cupidity executive intellectual

intend military vegetable misfortune

partner optimism prismatic disastrous

optical momentum gallantry individual

pattern vertical intention methodical

notify standard integrity notification

integral hazardous antagonize appurtenances

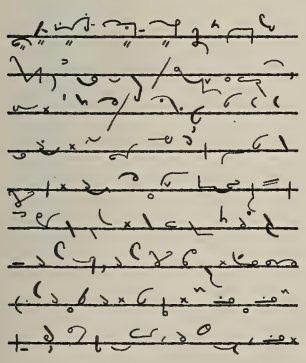
Vocabulary

select	property		
season	beautify		
around	preserves		
*quality	Reparation		
spreads	quantity		
gallon	ordinary		
formula	invariably		
endure	ingredient		
*larger	beautiful		
natural	*satisfaction		
*effects	sincerely		

Phrases

taking care of the	
more than	
as well as	
unless it is	
is an important	
from coast to coast	
because it	
above all	
but there's	
as there is	
we'll be glad	

Read
93



Write into Shorthand
94

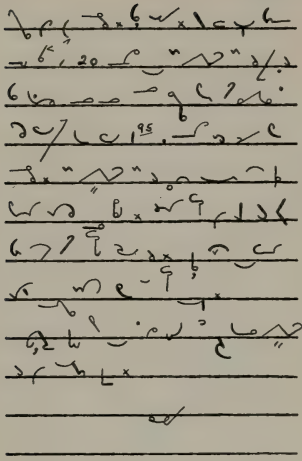
Mr. Lawrence Powell
Evansville, Indiana

Dear Sir:

Spring is here--the season when you will want to look around your property and see what needs to be done.

Does your house need painting? Painting a house can no more be put off with safety than taking care of the teeth. Painting a house does more than beautify--it preserves.

When you select your paints, you will want to get paints that endure and preserve as well as beautify. There is



a great difference in paints. No matter how low the price, no paint is worth having unless it is mixed with the "quality" ingredient.

Expense, of course, is an important item. That is why you will be interested to know that you can get your choice of twenty colors in Reparation paints for only $1.95 per gallon. This paint is famous from coast to coast because it spreads over a larger surface and wears longer.

Here you have high quality combined with low price. It takes a much larger quantity of ordinary paints to do a job than is necessary with Reparation paint. It is made under a long-tested formula and invariably gives complete satisfaction.

May we show you what beautiful effects you can get with Reparation paints?

Very truly yours.

RULE REVIEW: Where two stems are joined and there is no distinct angle or circle at the junction, neither stem may be shortened for "t" or "d." Unless the junction is clearly indicated, the stem T or D must be used:

faked	bribed	crooked	approbate
flaked	calked	frigate	navigate
peeped	dialect	verdict	hypothecate
fagged	cooked	inflect	convoked
gagged	critic	slugged	athletic
locket	locate	silicate	fatigued

locked	select	Colgate	suffocate
probed	legate	victory	cavalcade
lacked	licked	probate	apathetic
lagged	logged	deflect	autocratic
leaked	milked	imbibed	reprobate
mulct	popped	invoked	dislocate
vacate	puppet	bayonet	profligate
reared	slaked	cracked	deteriorate
infect	sulked	prohibit	bifurcate
judged	afflict	litigate	litigation
kicked	evoked	platinum	equivocate
evict	reflect	invocate	hypothetic
fagot	flocked	disliked	disinfect
liked	flogged	propped	congregate
caked	flecked	pathetic	aggregate
ligate	convict	conflict	adjudged
lurked	creaked	conflict	hibernate
bulked	cricket	inflict	defalcate
botany	factory	squawked	segregate
bobbed	slicked	squeaked	prejudged

In the following words the T-stem is used because the half-length Ish would look like a Shun-hook on the L-stem:

demolished embellished polished abolished

Vocabulary

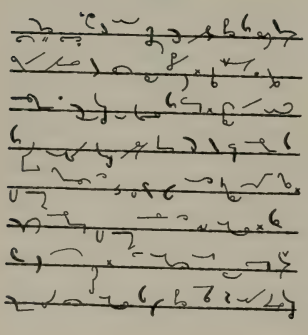
inventory
intention
ascertain
accurate
*owe
fixtures
whereas
ordinary
arrived
*privilege
spirit
beautiful

*satisfactory
approximate
indebtedness
enumerated
successful
*experience
miscellaneous
definitely
comprehensive
merchandise
*altogether
depreciated

Phrases

shoe store
we are therefore
a great deal
in our opinion
one of the most
how much you
did you
what would be
with such a
your own business
with us
*according to

Read
95



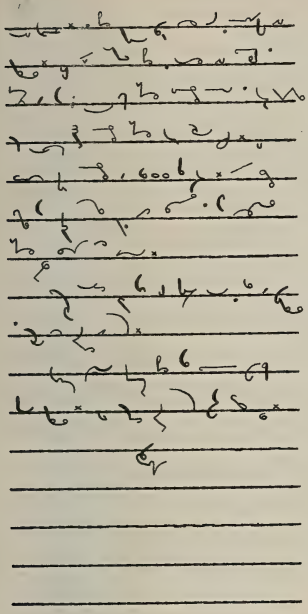
Write into Shorthand
96

Freeman & Company
Burlington, Iowa

Gentlemen:

Your statement dated December 31, 1921, has arrived; and we want to compliment you upon the fact that in our opinion it is one of the most comprehensive statements we have had the privilege to receive.

The beautiful part of the statement is the fact that we know the figures are absolutely correct. It also shows that you have made considerable progress over a year ago. This fact, when con-



nected with the business conditions in general, shows the right spirit. We predict for you the successful year that you are looking forward to if you will continue to conduct your business as you did last year. Particularly, watch the expense items.

In analyzing the statement, we notice that your merchandise indebtedness last year was 48.61% of the value of your merchandise on hand. This year the merchandise indebtedness is 34.59% of your merchandise on hand. Your expense figured 34.15% of the sales last year, whereas this year it is only 16% of the sales.

We are also pleased to know that you are not attempting to fool yourself in the value of your fixtures and have depreciated the same $480. At the same time, the indebtedness on the fixtures has been reduced about $400.

Altogether, summing up the statement, it shows that you have made progress in the year 19--, and that is saying a great deal.

We thank you for submitting the statement.

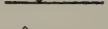
Cordially yours.

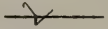
RULE REVIEW: Where the preceding stem may be shortened, "tory" is indicated by half-lengthening the preceding stem for the T and using upward R. (See following lesson.)

auditory appellatory vacillatory

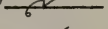
crematory retaliatory recapitulatory

vibratory

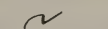
predatory 

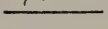
salutatory 

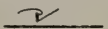
repertory

laudatory 

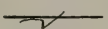
mandatory

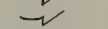
mediatory 

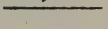
natatory 

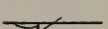
inventory 

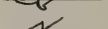
rotatory

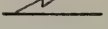
desultory 

simulatory 

defamatory 

amendatory 

laboratory 

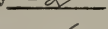
peremptory 

ambulatory

exhibitory

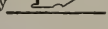
extirpatory

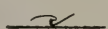
acclamatory

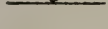
declamatory 

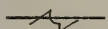
emendatory

refutatory

redemptory 

preceptory 

reformatory 

retributory 

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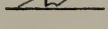
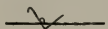
lucubratory 

elucidatory 

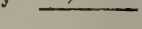
exclamatory

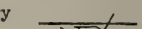
exculpatory

observatory

oscillatory

nuncupatory

conservatory 

preservatory 

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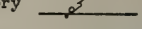
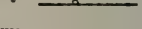
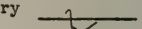
preambulatory 

refrigeratory

reverberatory 

commendatory 

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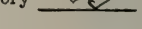
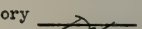
congratulatory 

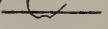
manipulatory 

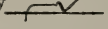
recuperatory

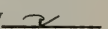
recommendatory

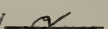
LESSON 49

Vocabulary

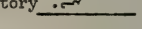
factory 

*performance 

sincere 

extremely 

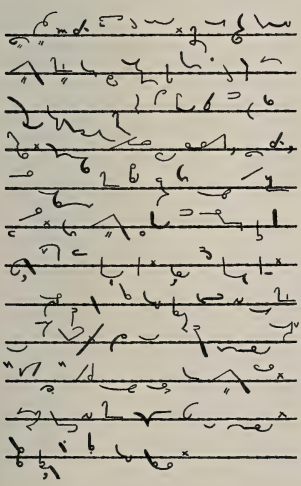
Phrases

in the future 

length of time

*republic		sufficient		at all times	
*opinion		*responsibility		we may know	
*owners		photograph		as it is	
*degree		operation		from time to time	
intimate		*satisfaction		that you have been	
vitally		sincerity		if you would be kind enough	
haulage		identical		in this matter	
desirous		incidentally		assuring you	
actual		*advertising		it wouldn't be	

Read
97



Write into Shorthand
98

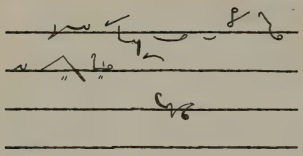
Mr. Leslie M. Jones
Crown Point, Indiana

My dear Mr. Jones:

Please accept my very sincere thanks for the confidence you have shown in the Republic product and the Republic factory by your recent purchase of a Republic truck.

I want you to know that we are vitally interested in the future performance of your truck and will be extremely glad to receive a letter from you after your truck has been driven a sufficient length of time to enable you to form an opinion about it.

We feel that our responsibility to Republic owners does not end with the completion of the sale, and we are desirous of keeping in intimate touch with them at all times so that we may



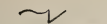
know just what degree of satisfaction our trucks are giving.

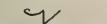
You will be interested to know that we are placing your name on our mailing list to receive our magazine, "Haulage Hints," as it is issued from time to time.

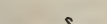
Very truly yours.

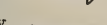
RULE REVIEW: Where the "t" in "tory" cannot conveniently be shown by half-lengthening the preceding stem, the T-stem is used followed by Ree. Note that K-tory or G-tory are written with the T-stem:

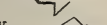
expiratory	extenuatory	exploratory
punitory	declaratory	propitiatory
minatory	aspiratory	preparatory
gyratory	explanatory	retardatory
nugatory	expository	*manufactory
olfactory	trajectory	*satisfactory
executory	joculatory	justificatory
piscatory	fumigatory	exterminatory
probatory	negotiatory	reciprocatory
purgatory	obsecratory	remuneratory
damnatory	evacuatory	excommunicatory
signatory	immigratory	denunciatory
migratory	predicatory	confiscatory
victory	enunciatory	reproductory

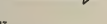
monitory 

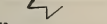
narratory 

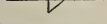
placatory 

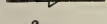
obligatory 

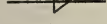
repository 

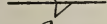
judicatory 

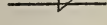
dedicatory 

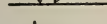
accusatory 

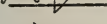
directory 

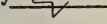
expiatory 

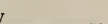
lavatory 

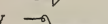
pulsatory 

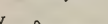
advocatory 

osculatory 

promontory 

vindicatory 

expurgatory 

prohibitory 

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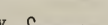
fulminatory 

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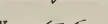
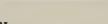
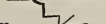
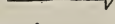
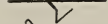
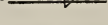
circulatory 

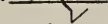
valedictory 

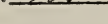
explicatory 

approbatory 

premonitory 

reprobatory 

restoratory 

eliminatory 

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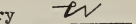
exaggeratory 

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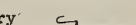
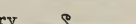
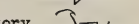
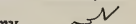
equivocatory 

interlocutory

supplicatory 

compensatory

amplificatory 

renunciatory 

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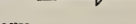
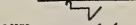
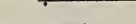
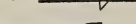
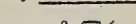
contradictory 

commemoratory 

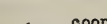
introductory 

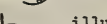
*interrogatory 

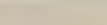
supererogatory 

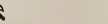
LESSON 50

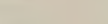
Vocabulary

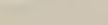
stamped 

insert 

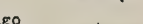
admired 

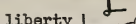
desirability 

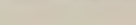
cooperate 

illustrate 

Phrases

as may be 

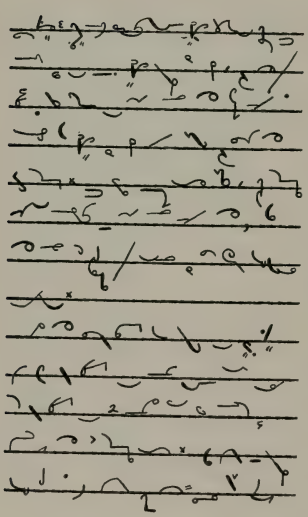
few days ago 

taking the liberty 

*publish	beautiful	to have the
assured	specializes	a number of
liberty	*publicity	two or three
moderate	*architects	in replying
envelope	prominently	with us
colors	draughting	on our
seekers	sincerely	is a
courtesy	cooperation	we illustrate

Read

99



Write into Shorthand

100

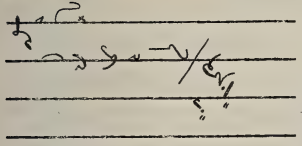
Mr. Wilbur Fitch
30 North Michigan Avenue
Chicago, Illinois

Dear Sir:

While passing through Glencoe a few days ago, I much admired the very beautiful cottage that you designed for Mr. Nelson. It is certainly exceptionally well handled.

I am taking the liberty of asking you to allow us to publish Mr. Nelson's cottage in BUILDING AGE, for which we have his permission. We plan to present one view either on our front cover or on a special insert printed in colored ink; in either case, the architect's name and the location of the house will be displayed prominently underneath.

We would appreciate your loaning us the plans. Blueprints will do, as we are prepared to draw all sketches here in our office. As our draughting



department, of course, specializes in drawings for reproduction, you may be assured of an adequate presentation.

It will certainly be a pleasure to illustrate some of your work, and I sincerely trust to have the courtesy of your cooperation.

Very truly yours.

RULE REVIEW:

I. The general rule is that half-lengthening may not be used for final "t" or "d" if a vowel follows.

II. In words of three or more syllables, however, ending in "ty" the final "y" sound is omitted and the outline terminates with a half-length.

III. Where the outline ends in "ility," the consonant L is indicated by an L-stem half-lengthened for the "t":

1. Where only one stem would remain if an L-hook were used, as:

ability ____ not ____.

2. Where the L-hook cannot be conveniently shown, as:

retrievability ____.

In other cases the "l" is shown by an L-hook, as: removability ____

ability ____ availability ____ applicability ____

agility ____ removability ____ measurability ____

futility ____ reputability ____ apprehensibility ____

risibility ____ fallibility ____ negotiability ____

utility
mutuality
actuality
credulity
proclivity
activity
motivity
captivity
locality
liability
liberty
audibility
majority
*capability
sensibility
nationality
amenability
receptivity
reluctivity
affability
amiability
legibility

feasibility
flexibility
venerability
eligibility
immovability
navigability
illegibility
credibility
reversibility
accessibility
admissibility
conductivity
assignability
absorbability
acceptability
adaptability
agreeability
alienability
advisability
alterability
possibility
permeability

*changeability
compatibility
retrievability
fermentability
conventionality
reprehensibility
*objectionability
permissibility
reproductivity
radioactivity
*exchangeability
accountability
communicability
compressibility
conducibility
conductibility
conformability
contemptibility
computability
creditability
deplorability
contractibility

fusibility plausibility convertibility

nobility variability preservability

debility desirability serviceability

stability detachability imperceptibility

sociability comprehensibility

LESSON 51

Vocabulary

platform eliminated

busier literature

operation installations

engineer inexpensive

hesitate accomplished

piling investment

*signify signature

source misplaced

Phrases

together with the

three or four

may we suggest

your own

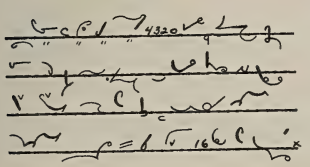
do away

to another

before it

on and off

Read
101

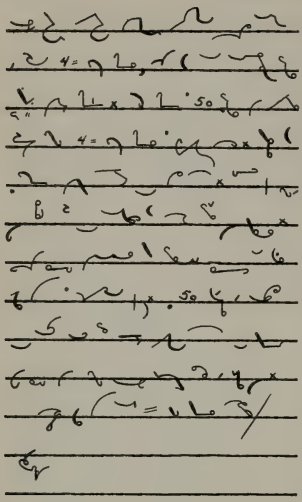


Write into Shorthand
102

Webster Manufacturing Company
Racine, Wisconsin

Gentlemen:

You were talking with Mr. C. E. Martin the other day about the material handling problems in your plant. He



asked us to send you the attached information on Barrett Lift Trucks and Steeleg Platforms.

The more truckers you have using the old-style trucks, and the busier they are, the greater your loss. It does not come from lost time or loafing, but from too much unnecessary labor.

All that loading and unloading, piling and repiling of materials can be eliminated by the use of Barrett Lift Trucks and our Steeleg Platforms. Your materials will be loaded on these platforms and moved from one operation to another without rehandling.

If you can't make up your selection from the enclosed literature don't hesitate to ask us for help--our engineer in your city will gladly call again and go over your conditions with you.

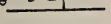
Yours very truly.

RULE REVIEW: The termination "minate" is written with the three stems M, N, and T, thus: .

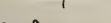
ruminate	eliminate	bituminate
laminate	fulminate	alumniate
nominate	abominate	contaminate
emanate	innominate	incriminate
dominate	germinate	disseminate
acuminate	terminate	*discriminate

LESSON 51 (Con'd)

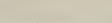
staminate

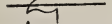
geminate 

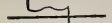
verminate

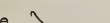
culminate 

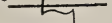
criminate

illuminate 

denominate 

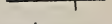
predominate 

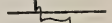
calumniate 

ingeminate 

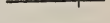
effeminate

exterminate

determinate 

prenominate 

recriminate

indeterminate 

LESSON 52

Vocabulary

ignored

entirely

concern

really

portion

season

attitude

*endeavor

customer

confidence

disappointed

*circumstance

*extraordinary

indefinitely

settlement

courteously

discouraging

connection

Phrases

unless there is

at the same time

in view of the fact

two or three times

a great deal

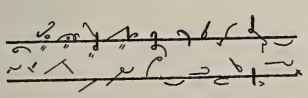
must have

of all

in a way

from week to week

Read
103

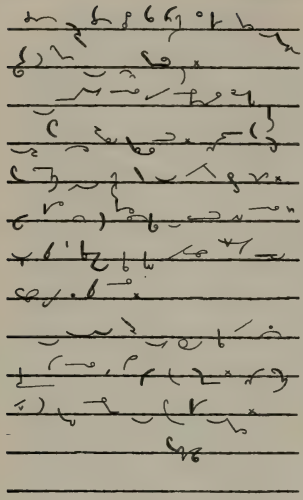


Write into Shorthand
104

Mr. Arnold Taylor
Keokuk, Iowa

Dear Sir:

After writing you several letters.



we are wondering what we can expect in connection with payment of your account.

Having looked for your check from week to week, we have delayed saying anything that might show an attitude of concern in connection with the account; but, Mr. Taylor, you do not expect us to carry the account indefinitely, do you? Our regular terms, and the major portion of our customers abide by them, are thirty days net or two per cent for payment of all invoices on the 10th of the following month.

Our house has always had a great deal of confidence in you, and we feel that something extraordinary must have prevented you from handling this account in the way that it should have been.

Can we not look forward to an early settlement?

Very truly yours.

RULE REVIEW: The syllable "dence" or "dance" is written D-stem and the N-hook covered by an S-circle:

cadence	ascendance	concordance
voidance	expedience	forbiddance
accidence	residence	despondence
impedance	impudence	antecedence
guidance	obedience	disobedience
audience	avoidance	coincidence

biddance
riddance
credence
radiance
prudence
#abundance

decadence
redundance
diffidence
providence
irradiance

confidence
precedence
resplendence
attendance
impendence
correspondence

LESSON 53

Vocabulary

total
situated
season
offense
cordial
solicited
*quality
invoices

remittance
expensive
assurance
*difficult
*surprised
mentioned
accounting
outstanding

Phrases

during the
a great many
of these
I believe
length of time
on the contrary
we believe
from our

Read
105

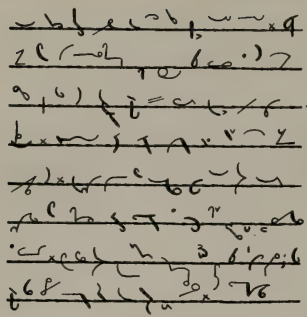
Write into Shorthand
106

Mr. Harry Collins
Bowling Green, Kentucky

Dear Sir:

If many accounts, either large or

Distinguished from abandon.



small, pass the maturity date any length of time, the total will soon make a very large sum of money, and they become difficult and expensive to handle.

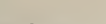
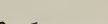
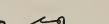
This is mentioned so you will know why your remittance is solicited, and we believe that you, knowing the reason, will not take offense but on the contrary will want to oblige by making payment.

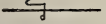
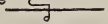
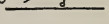
With the assurance of our cordial good wishes, we are

Very truly yours.

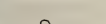
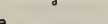
RULE REVIEW: The syllable "tence" or "tance" is written with the T-stem and the N-hook covered by an S-circle:

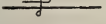
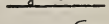
pittance	admittance	consistence
pretence	reluctance	permittance
penitence	inductance	coexistence
instance	competence	disinheritance
potence	expectance	remonstrance
distance	insistence	inheritance
hesitance	resistance	omnipotence
entrance	assistance	precipitance
exultance	remittance	concomitance
substance	impenitence	incompetence
renitence	exorbitance	intermittance

quittance 
acquittance 
recalcitrance 

hesitance 
inhabitance 
plenipotence 

existence
persistence
*circumstance

impotence 
subsistence 
acquaintance

repentance 
inconsistence 

LESSON 54

Vocabulary

total
*describes

recommend
properties

funded
subsidiaries

yield
depreciated

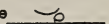
required
requirement

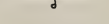
reserve
independent

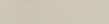
detail
anticipate

circular
improvement

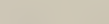
Phrases

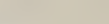
in that city 

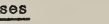
less than 

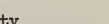
we suggest 

that our

for the past 

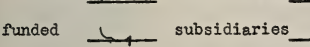
on its 

of these 

high grade 

Read

107



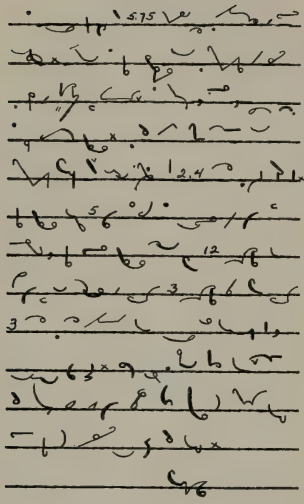
Write into Shorthand

108

Mr. Frank G. Nelson
Rome, Georgia

Dear Mr. Nelson:

We offer and recommend



GEORGIA RAILWAY AND ELECTRIC COMPANY
Refunding and Improvement Mortgage
5% Bonds
due January 1, 1949

The Company and its subsidiaries serve Atlanta, Georgia, doing the entire electric light and power, street railway, steam heating and gas business in that city and vicinity.

The entire funded debt of the Company is less than $17,000,000, while the properties are valued on a depreciated basis at over $47,000,000. Net earnings are over 2.90 times total interest requirements.

The enclosed circular describes the issue in detail. At the offering price of 90½, the bonds yield about 5¾%, and are a good investment value. If you wish to purchase bonds, we suggest that you send in the order without delay.

Yours very truly.

RULE REVIEW: The syllable "tel" is written by half-lengthening the preceding stem for the "t" and using an L-stem for the "l." "Del" words are distinguished by writing D-stem with an L-hook. (See next lesson.)

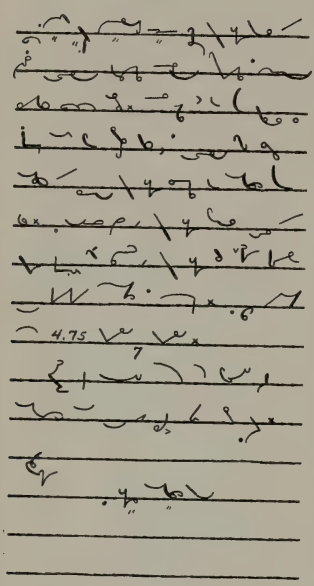
mettle	beetle	cuttle	abuttal
natal	portal	kettle	brittle
petal	brutal	mottle	projectile
title	tittle	spittle	chattel

wattle	kirtle	prattle	fertile
vital	mutual	entitle	rebuttal
metal	bottle	whittle	embattle
total	rattle	marital	requital
until	futile	victual	immortal
fettle	nettle	brattle	acquittal
retail	tattle	scuttle	throttle
myrtle	turtle	chortle	volatile
mortal	battle	startle	mercantile

LESSON 55

Vocabulary				Phrases	
model		fundamental		this is the	
utility		conservative		increasing their	
glossary		securities		extending their	
concise		*describes		making their	
*language		*regularly		more and more	
ability		substantial		of their	
yield		*experienced		that their	
maturity		diversified		which have a	
*public		constantly		some of them	
prepared		*indispensable		it will be of interest	

Read
109



Write into Shorthand
110

Mr. Paul Abbott
Cambridge, Massachusetts

Dear Mr. Abbott:

So many factors contribute to the safety of Public Utility Bonds that some of them are apt to be overlooked even by those who regularly invest in these bonds.

With this in mind, we have prepared a booklet, "The Model Investment," which explains the fundamental reasons for the high regard in which this class of securities is held by conservative investors. We are sending you a copy in the belief that it will be of interest to you.

This is the first of a series of three booklets. The second, "The Inside Workings of a Bond House," describes in detail the steps we take in investigating an issue of bonds before we buy it. The third, "The Language of Bonds," is a concise glossary of the terms most often used in the bond business. These two booklets will be gladly sent you on request.

Cordially yours.

RULE REVIEW: (See preceding lesson.) "Del" is distinguished from "tel" by writing "del" D-stem with an L-hook. (See next lesson.)

huddle riddle cradle ruddle infidel

medal peddle noddle peddler middleman

middle bridal fuddle boodle straddle

tidal dawdle coddle hurdle fidelity

pedal muddle beadle fiddle fiddler

ladle paddle cuddle needle swaddling

model waddle girdle puddle tweedle

yodel feudal meddle swaddle twiddle

poodle toddle noodle wheedle treadle

piddle curdle saddle twaddle middlings

LESSON 56

Vocabulary

handled desserts

economy perfecting

women gelatine

watched delicious

cleanly sparkling

current *uniformed

connect precious

unique quantity

sugar favorite

extracts magazine

Phrases

more and more

by the other

in receipt of a letter

copy of these

as well as

not only

each other

I believe

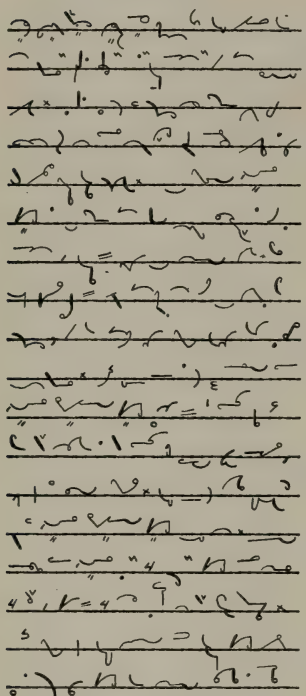
I am sure

because it

girls sweetened if you would

experts cooperate let me know

Read
111



Write into Shorthand
112

Randall Grocery Store
Elizabeth, Kansas

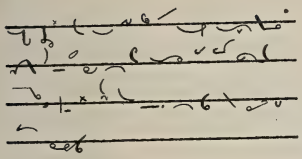
Gentlemen:

I am today in receipt of a letter from one of your customers who has been reading Knox advertisements in the current magazines, asking me to send her copy of my recipe books, "Dainty Desserts" and "Food Economy." Her name is Mrs. Wilbur Baumann.

As I want to keep you advised of your customer's interest, I am also sending you copy of these books.

If you will kindly reply to the questions on the enclosed postcard, it will enable me to help your business as well as my own and connect your store with the national advertising campaign now running in the women's magazines, featuring original and unique recipes.

The ready sweetened and prepared brands do not sell sugar, flavoring extracts, nuts, fresh and canned fruit, etc., all of which you want to move. Knox Gelatine does sell them; my recipes feature them, and each package of Knox Gelatine makes four pints of jelly against one pint made by the other brands, so you not only make a better profit but your customers receive better value when you sell them Knox Gelatine.



Fill out the enclosed blank with a list of your customers and they will receive my recipe books with the compliments of your store.

It will be a pleasure to cooperate with you--for the greater your success, the greater mine.

Very truly yours.

RULE REVIEW: When "del" is preceded by an N-hook, it is indicated by shortening the stem preceding for the D and using the L-stem:

windle kindle fondle scandal dwindle

bundle handle dandle spindle swindle

candle vandle Randall brindle trundle

LESSON 57

Vocabulary

limited frequency

hearty officers

*welcome depositors

learn resources

distant completeness

sincere newcomers

*dignity pamphlet

Phrases

personal interest

of its

at least

at our

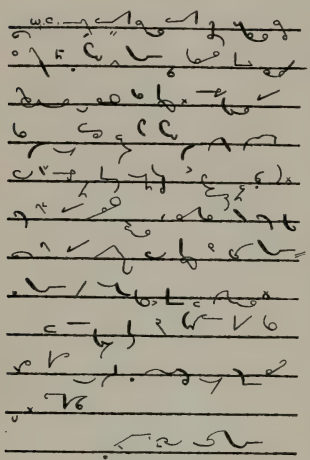
personal treatment

among our

call upon

cordial ____ acquainted ____ because of the ____

Read
113



Write into Shorthand
114

Mr. Benjamin T. Webster
Toledo, Ohio

Dear Sir:

We are glad to learn that you have recently moved to Toledo, and are writing to extend a cordial welcome and a hearty hand clasp.

We want all newcomers to Toledo to visit this bank if only to convince them that here, at least, is one bank that is not of the cold and distant type. You will get courteous, personal treatment in any department you may call upon.

To show you just how our different departments can serve you, we enclose a pamphlet entitled, "Getting The Most Out Of Your Bank." This pamphlet explains a few of the services which we should like to render you.

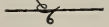
Won't you come in and get acquainted? You will find the latchstring always out and a hearty welcome awaiting you.

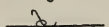
Sincerely yours.

RULE REVIEW: "Personal" in most cases phrases well with the following words, as:

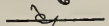
personal action ____ personal knowledge ____

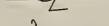
" estate ____ " privilege ____

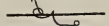
personal affairs 

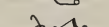
" contact 

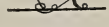
" use

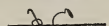
" favors 

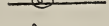
" check 

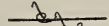
" effects 

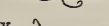
" service 

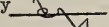
" liberty 

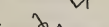
" pronoun 

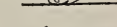
" property 

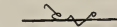
" opinion 

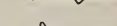
" equation 

" interest 

" expenses 

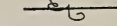
personal statement 

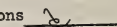
" treatment 

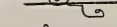
" relations 

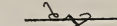
" appearance

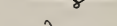
" interview

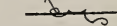
" attention 

" qualifications 

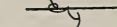
" observation 

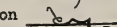
" information 

" efficiency 

" investigation 

" belongings

" correspondence 

personally acquainted 

LESSON 58

Vocabulary

board

cordial

naturally

corrugated

Phrases

in spite of the fact

from time to time

in some way

as we have said

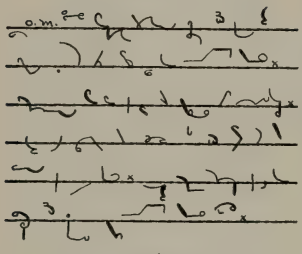
courtesy

merit

with us

good morning

Read
115



Write into Shorthand
116

Mr. R. M. Sampson
Lancaster, Pennsylvania

My dear Mr. Sampson:

Good Morning! In spite of the fact that you were unable to place the business with us on Corrugated Boxes, we cannot help but thank you for the cordial courtesy you extended to us.

We are naturally making every effort to build up a business which will merit your confidence, but you can readily understand, we cannot always bid the lowest prices.

Conditions change from time to time, however, and if you will allow us the opportunity of quoting on your next inquiry, we may be in a position to give you a price which will get us the business.

Yours very truly.

RULE REVIEW: The word "board" when standing alone is written . In phrases or as a part of a compound word, it is written half-length B-stem with the R-hook:

keyboard baseboard board of trustees

sideboard switchboard board of education

LESSON 58 (Con'd)

billboard
cardboard
seaboard
buckboard
overboard

blackboard
aboveboard
pasteboard
labor board
State board

board of trade
board of review
board of directors
board of health
board of supervisors

LESSON 59

Vocabulary

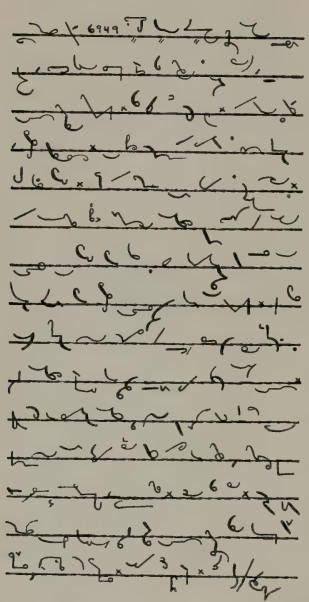
patient
prefers
politics
producer
welfare
fortunes
*ownership
period
income
earnestly
*probably
estate

contentment
individual
substantial
scientific
constitutes
conservative
thoroughly
naturally
undoubtedly
disappearing
astounding
accumulated

Phrases

year after year
years and years
it is therefore
in this way
at least
trust company
at their
four or five
in order
rather than
on the part of the
after you have

Read
117



Write into Shorthand
118

Mr. Frank Harris
110 East 42nd Street
New York, New York

Dear Sir:

You undoubtedly are deeply interested in protecting the welfare of your family after you have gone. You may have accumulated an estate ample to insure them a comfortable living, but have you taken any steps to prevent this estate disappearing when you are no longer here to watch over it?

The number of fortunes that have wasted away through the lack of business judgment on the part of the heirs is astounding--probably you know of at least one.

You can prevent your estate disappearing in this way by putting it in the hands of a responsible trust company. Our more than 38 years of banking and investment experience is at your disposal in this connection at any time.

Yours very truly.

RULE REVIEW: "N" before "ment" may be omitted from the shorthand outline where impossible or inconvenient to show:

assignment		abandonment		condonement	
attainment		consignment		enshrinement	
cantonment		enchantment		disenchantment	

obtainment
detainment
atonement
internment
contentment
adjournment
sojournment
enlightenment
entertainment
disburdenment
discontentment

LESSON 60

Vocabulary

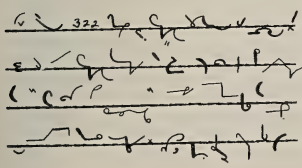
board
chaotic
hardly
finger
*remarks
industry
*beginners
existed
complimentary
workmanship
organization
Philadelphia
corrugated
resistance
repeatedly
appearance

Phrases

good morning
will you be kind enough
six months
assure you
in a manner
because of the
with all the
I want you

Read
119

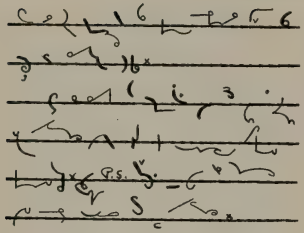
Write into Shorthand
120



Bartlett & Company
Uniontown, Pennsylvania

Gentlemen:

Good Morning! Will you be kind enough to go back to your shipping clerk and ask him to show you the Corrugated Boxes we have just sent you.



I want you to notice the general clean workmanship; the resistance of the board to the touch of your finger; and the general toughness and appearance of the boxes.

It took us quite a little while to break in the help and get our organization together, but we are proud to say that we appreciate the complimentary remarks which are being made about our boxes.

Very truly yours.

RULE REVIEW: The termination "mentary" is written M-stem with an N-hook, half-length, and upward R (Ree):

elementary	documentary	supplementary
momentary	rudimentary	complimentary
pigmentary	tenementary	testamentary
alimentary	sacramentary	complementary
segmentary	sedimentary	*parliamentary
fragmentary	filamentary	instrumentary

LESSON 61

Vocabulary

modern — fundamental

founded — Wilkes-Barre

Phrases

because of the fact

length of time

industry *principles

ordinary deductions

provided *universal

alike thoroughly

*mistaken expiration

customer Williamsport

detail remittance

discount organization

invoice *privilege

for instance

we do not

let us know

this morning

was received

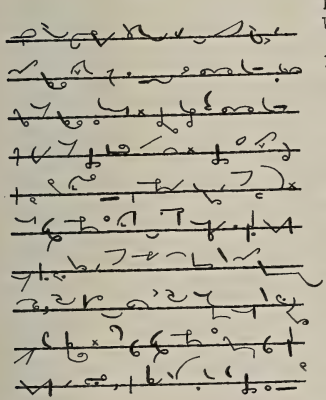
it will be

in your case

as a

it is possible

Read
121



Write into Shorthand
122

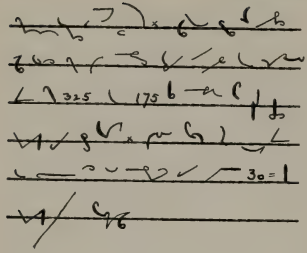
Mr. J. S. Gibbon
Williamsport, Pennsylvania

Dear Mr. Gibbon:

This morning a check was received from you, paying the invoice of September 20.

In making out this check $4.82 was deducted as discount. This amount would be right provided the remittance had been received within the ten-day period, but we do not believe that you wish us to allow the discount, as our terms are 2 per cent ten days, net thereafter.

As a good business man, you wish to trade with an organization that treats each and every customer exactly



alike. Otherwise you would never be sure that you were getting the best prices. We do not believe that you wish us to make an exception in your case, as it would be only fair to our customers to allow them the same privilege.

Should we be mistaken in this, if you will let us know, it will be a pleasure to go into the matter in detail with you.

Very truly yours.

RULE REVIEW: I. The suffix "mental-ly" is indicated by the word sign for "mental" written on the line. The part of the word preceding the suffix is treated as a separate word and is written in the position it would occupy if standing alone, as instru-mental.

rudimental	elemental-ly	supplemental-ly
regimental	sacramental	ornamental-ly
sedimental	nutrimental	monumental-ly
documental	tenemental	detrimental-ly
argumental	testamental	sentimental-ly
momental	ligamental	instrumental-ly
fermental	recremental	experimental-ly
alimental	departmental	fundamental-ly
segmental	complemental	*developmental
fragmental	firmamental	temperamental-ly

atramental _____ excremental _____ environmental _____

pedimental _____ medicamental _____ presentimental _____

impedimental _____

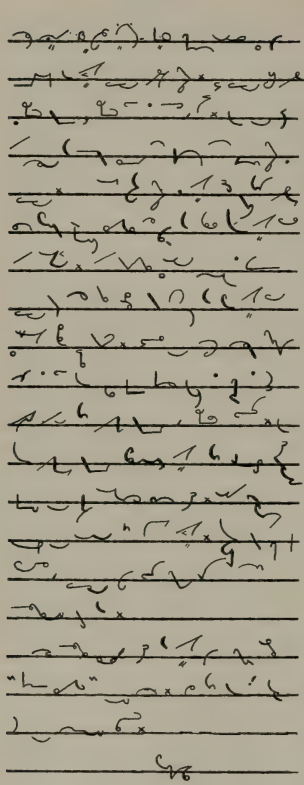
II. The suffix "mentality" is indicated by writing the entire outline in first position--the "ment" for mentality being disjoined:

sentimentality _____ instrumentality _____ fundamentality _____

LESSON 62

	Vocabulary		Phrases
essential _____	instruction _____		after you have had a _____
royal _____	guarantee _____		there is anything about _____
dealer _____	continuous _____		after they have had a _____
valuable _____	efficiency _____		do not understand _____
cleaner _____	durability _____		must be _____
entirely _____	recommend _____		if it is _____
urgently _____	*indispensable _____		on all kinds _____
oil _____	naturally _____		since its _____
sincere _____	automatic _____		during the time _____
*degree _____	*regularly _____		a great deal of _____
fault _____	lubrication _____		to their _____
users _____	operation _____		we want you _____

Read
113



Write into Shorthand
114

Mrs. Mary K. Ford
Glencoe, Illinois

Dear Mrs. Ford:

If you have used your Royal Cleaner regularly since its purchase it now requires lubrication. Proper lubrication has a great deal to do with the satisfactory operation of the cleaner, and it is essential that the machine receive the proper attention.

Fill the two oil-cups with the oil you received with the cleaner and inspect them every month to see if the cups contain oil and refill if necessary.

It is our sincere hope that during the time you have used your Royal it has given you the utmost degree of service and satisfaction. If, for any reason, it is not proving entirely satisfactory, we want you to write us so we may correct any fault in its operation.

We take a great deal of care and pride in the making of Royal Cleaners and always like to hear from users after they have had an opportunity to test the machine on all kinds of work and find out how much labor it really saves. An expression on the enclosed card will be very much appreciated.

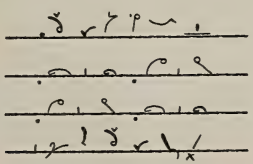
Quite frequently Royal users show their cleaner to their friends, who become very much interested. To help us reach your friends, who should own Royal

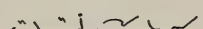
Cleaners, won't you do us both a favor by giving us the names and addresses of any of your interested friends on the enclosed card.

Yours very truly.

RULE REVIEW: In words ending in "ntial" or "ntially," omit the syllables "tial-ly" after the "n," ending the outline with an N-hook:

tangential		indulgential		quintessential	
referential		*inferential		jurisprudential	
rodential		penitential		substantial-ly	
#evidential		experiential		*intelligential	
residential		presidential		reverential-ly	
torrential		potential-ly		correspondential	
sentential		expedientia1		*consequential-ly	
credential		*differential		*influential-ly	
prudential		pestilential		circumferential	
inherential		essential-ly		confidential-ly	
coessential		deferential-ly		providential-ly	
exponential				*circumstantial-ly	

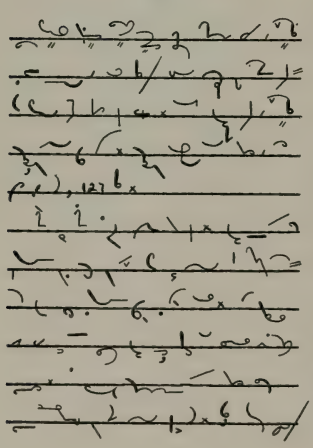




Distinguished from confidential.

Vocabulary				Phrases	
ancient		commercial		do you remember	
world		insisting		he was said	
frankly		Justice's		we'd not be	
lawyers		settlement		we are not	
served		originally		in order that	
heard		sacredness		is it not	
fairly		property		with all the	
owed		squarely		at one time	
protect		unreasonable		under the circumstances	

Read
125



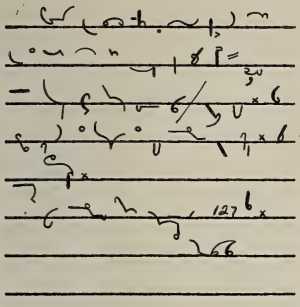
Write into Shorthand
126

Mr. Francis Bacon
Marshall, Michigan

Dear Mr. Bacon:

The other day down in the Justice's Court, there came up the settlement of a collection case. One man originally owed but $28, but by the time the matter had been put into the hands of lawyers--by the time the papers had been served and the case heard--by the time attachments had been issued against the man's property--it cost him $85!

Haven't we been fair with you? We have written you several times, frankly, fairly, squarely and friendly, for we do want to be friends. But if you will not take steps to even up that little matter of $28, we will have to protect ourselves by going to law.



Frankly, what is the matter? Why not come in and talk things over with us, face to face? We are not unreasonable--we will be as fair to you as you are to us. If all cannot be paid at one time, tell us the exact conditions and we'll be as considerate as possible under the circumstances.

But--in order to prevent legal proceedings, we will have to have some evidence that you actually intend to do what is right by us.

We expect to hear from you promptly.

Sincerely yours.

RULE REVIEW: The syllables "cial-ly," "tial-ly," etc., when not preceded by "n" are indicated by "ish" with an L-hook. (See preceding lesson for "n-tial" words.)

*special		marshall		#evidential	
glacial		specialty		specialize	
facial		judicial		official-ly	
martial		palatial		partial-ly	
initial		social-ly		prejudicial	
racial		socialism		commercial-ly	
crucial		casualty		provincial	
bushel		impartial		equinoctial	
sensual		*artificial		specialization	

Distinguished from confidential.

casual _____ fiducial _____ *superficial _____

sexual _____ *financial _____ *beneficial _____

nuptial _____ sciential _____ controversial _____

LESSON 64

Vocabulary

reason _____ certain _____

likely _____ reminder _____

forget _____ Willie's _____

eye _____ lecture _____

bother _____ *wherever _____

"wid" _____ minutes _____

"ther" _____ "follerin'" _____

"aw" _____ "taggin'" _____

prevent _____ earnestly _____

Phrases

do you remember _____

should not be _____

just as _____

we may have the _____

with the other _____

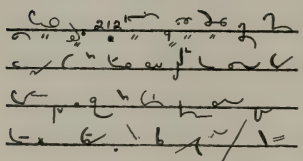
copy of the _____

we would be pleased _____

very likely _____

and your _____

Read
127

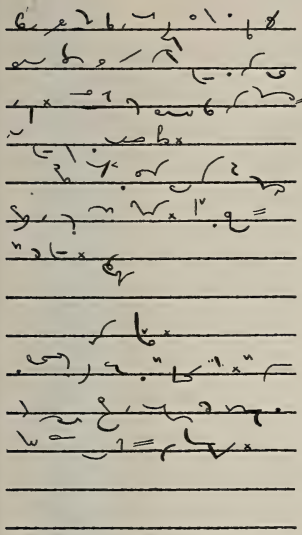


Write into Shorthand
128

Mr. Francis Peterson
212 Gorham Street
Madison, Wisconsin

Dear Mr. Peterson:

Willie's mother had just given her little boy a lecture and told him that his every act was known to God--



that God's eye followed him wherever he went.

Willie went down the street ashamed of himself and his faithful Fido followed close behind. In a few minutes, Willie turned into a lane, saw the dog, and then delivered himself of, "Aw, go on home and quit follerin' me around. Ain't it enuff to have God wid me all ther time without you taggin' on behind?"

Now, we do not wish to be tagging on behind. We do not want to annoy or bother you one bit--but--we do want to remind you that we have sent you already one copy of the enclosed statement, and we would be pleased to have prompt settlement.

When will you oblige us?

Earnestly yours.

P. S. Yes, that's a piece of the same string we sent you with the other letter. It will prevent your forgetting this time. USE IT.

(Note: In the margin of both of these collection letters, three small holes were punched and a piece of red string run through them.)

RULE REVIEW: The sound of "n" may be shown by a curl after an S-circle:

dozen		jimson		Sampson		jettison	
arson		Nelson		stepson		Jacksonville	
bison		unison		moisten		christen	
boxen		Wilson		moccasin		caparison	
brazen		coarsen		chasten		mercenary	

person lesson glisten Atchison

raisin pepsin bedizen messenger

resin Samson crimson misprison

loosen poison caisson mizzenmast

mason hasten arsenic Wisconsin

Saxon reason arsenal eleemosynary

basin chosen venison Patterson

wizen Amazon treason Peterson

cozen fasten masonry Henderson

hysen flaxen masonic Anderson

frozen Madison emblazon comparison

cousin Edison denizen medicine

mizzen artizan Jackson partizan

blazon Babson garrison Morrison

damson horizon Johnson delicatessen

LESSON 65

Vocabulary

absence *representative

washing *described

*hereto comparative

Phrases

Saturday afternoon

assuring you

that you will find

avail — accompanying — we are pleased

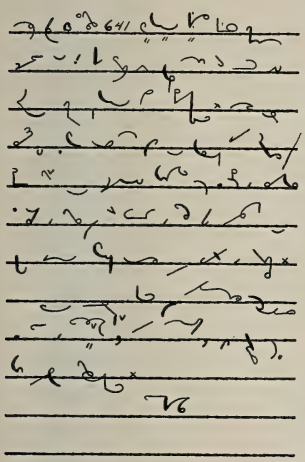
*quality — *similar — of what

serving — personnel — we regret

patrons — *intelligence — personal attention

Read

129



Write into Shorthand

130

Mrs. Joseph B. Parsons
641 Third Avenue
Dallas, Texas

Dear Madam:

Our representative called to leave, with our compliments, a package of FAB --our new wash-bowl flakes for the safe washing of fine fabrics. In your absence she did not leave the package, but we are pleased to attach hereto a postcard, which we request you to fill out with your name and address and mail to us. We will then mail to you, without charge, a package of FAB which we desire you to try.

FAB and its uses are described in the accompanying booklet. Regardless of what similar product you may now be using, please avail yourself of this opportunity to submit our produce to severe comparative test.

Yours very truly.

RULE REVIEW: Since the sound of "n" after an S-circle is represented by a curl, the sound of "ns" (ence) after an S-circle is represented by an N-curl with an S-circle inside:

nuisance

nonsense

renascence

calescence

virescence

latescence

obeisance

defeasance

absence

presence

senescence

reticence

innocence

license

excresence

canescence

rubescence

albescence

munificence

opalescence

coalescence

malfeasance

vitrescence

florescence

frondescence

liquescence

Renaissance

adnascence

beneficence

lactescence

putrescence

viridesence

complacence

iridescence

misfeasance

erubescence

adolescence

evanescence

emollescence

lapidescence

acaulescence

arborescence

convalescence

incandescence

effervescence

juvenescence

obsolescence

translucence

inflorescence

circumjacence

efflorescence

calorescence

fluorescence

omnipresence

rejuvenescence

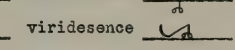
magnificence

complaisance

reminiscence

recrudescence

phosphorescence



Vocabulary

kiln — position

lineal — mouldings

moulded — reliable

pattern — connections

prefer — *specifications

shipper — quantity

British — *especially

Phrases

f. o. b.

one of our

prior sale

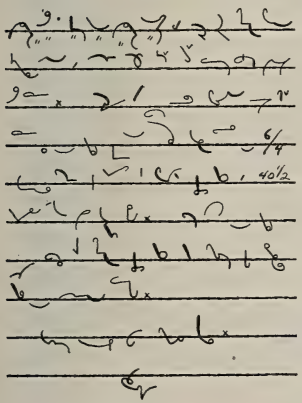
at the present

before us

if you are

high grade

Read
131



Write into Shorthand
132

Jersey City Sash & Door Company
Jersey City, New Jersey

Gentlemen:

Subject to prior sale and for immediate wire acceptance, we are pleased to offer the following car of rough, dry Western White Pine from a reliable British Columbia shipper. Price is f. o. b. your station:

1 car 8/4 #3 Shop Western White Pine Rough, Dry . . . $35.00

We can possibly increase this quantity to two cars, subject to mill's acceptance.

Please wire us your order.

Very truly yours.

RULE REVIEW: The syllables "sition," "sician," and "session," etc., are indicated by an S-circle inside a Shun-hook. (See next lesson for

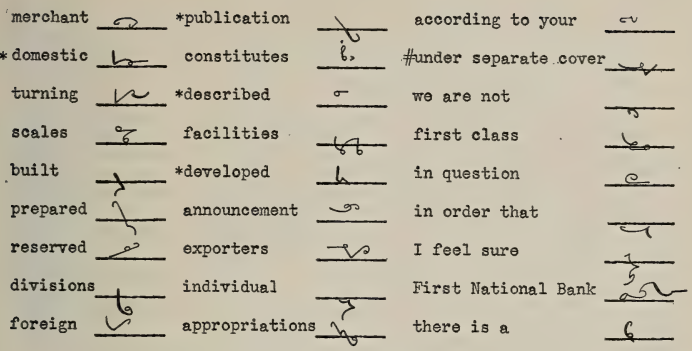
"ization" words.) When preceded by "n," the circle and hook may be written on the non-circle side and "cover" the N-hook, as, transition .

position	disposition	disquisition
precision	proposition	indisposition
recision	reposition	disposition
cession	requisition	interposition
# opposition	inquisition	juxtaposition
# apposition	deposition	supposition
decision	abscission	supersession
physician	exposition	presupposition
musician	imposition	transposition
recession	composition	superposition
obsession	preposition	decomposition
possession	transition	dispossession
‡ secession	precession	intercession
succession	concession	prepossession
	accessional	

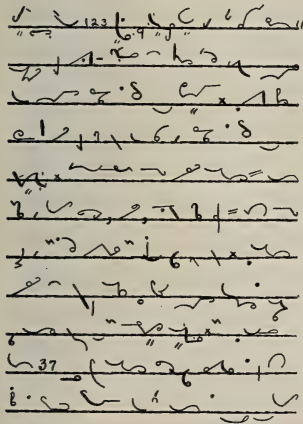
opposition, apposition distinguished from position
‡ secession distinguished from cessation

LESSON 67

Vocabulary		Phrases
available	conversation	in your opinion



Read
133



Write into Shorthand
134

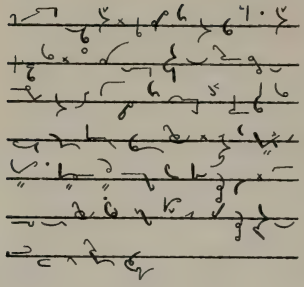
District Office
Bureau of Foreign and Domestic Commerce
1424 First National Bank Building
Chicago, Illinois

Gentlemen:

According to your announcement by radio broadcasting a night or two ago, there is a market for scales and balances in South America.

Our firm makes a standard line of counter scales, as described in the catalogue being sent you under separate cover. While we are not a large company, we have done well in the domestic field and have gradually built up a first class plant for turning out scales and balances. The facilities we now have permit us to produce a greater volume than we are making at present and your information regarding

Special phrase.



South America interests me. However we have never sold goods out of this country and don't know how to go about it.

According to a publication of your Department, "Commerce Reports," which I saw in the office of a friend of mine, you are prepared to tell firms like us how to develop a foreign business and how to handle it, etc. If, in your opinion, we can sell in South America scales such as we make, will you please tell us how to go about it.

Yours very truly.

RULE REVIEW: The syllables "zation" or "sation" are written with an S-circle followed by a Shun-hook. Since the primary accent is on the "a" all these words are in second position. Where "n" precedes the syllable "zation," the S-circle followed by the Shun-hook is written on the non-circle side covering the N-hook, thus: dispensation

malversation	centralization	demobilization
compensation	victimization	anathematization
canonization	fertilization	specialization
taxation	carburization	synchronization
civilization	authorization	volitalization
conversation	dramatization	evangelization
#accusation	localization	decolorization
equalization	terrorization	Christianization

Distinguished from accession.

focalization	tantalization	Pasteurization
vocalization	visualization	capitalization
condensation	socialization	standardization
organization	fossilization	Americanization
polarization	deodorization	naturalization
relaxation	cauterization	macadamization
annexation	pauperization	popularization
sensation	mercerization	materialization
atomization	stabilization	spiritualization
moralization	solemnization	fraternalization
utilization	magnetization	stigmatization
vaporization	pulverization	mineralization
amortization	carbonization	demonetization
dispensation	neutralization	bituminization
alkalization	symbolization	crystallization
realization	temporization	demoralization
cessation	modernization	tranquilization
#causation	mesmerization	acclimatization
valorization	galvanization	devitalization
colonization	deoxidization	secularization
faradization	sensitization	numeralization
etherization	summarization	systematization

Distinguished from accession.

mobilization

sterilization

externalization

immunization

generalization

monopolization

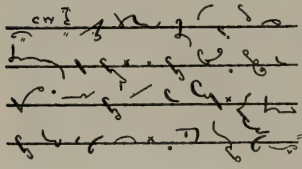
monetization

characterization

LESSON 68

Vocabulary		Vocabulary		Phrases	
stairway		builders		that way	
upper		fireplace		at some time or other	
accurate		original		blue printed	
valuable		thoroughly		your own	
prefer		extensive		in the future	
assist		*experience		we presume	
built		connecting		to have the	
build		*qualified		we are certain	
handle		*specification		*according to your	

Read
135

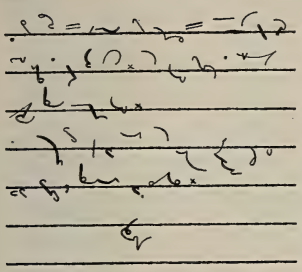


Write into Shorthand
136

Mr. Louis Ordway
Dover, Delaware

Dear Mr. Ordway:

We presume that you will wish to have the construction of the proposed Dye House at Smithport handled by an organization thoroughly qualified by



past experience to give you entirely satisfactory service.

This organization has had an extensive experience in constructing buildings of that character; and we are certain that we can handle the work in a manner satisfactory to you.

If you will kindly advise us when you will be ready to take up the matter of construction, we shall be glad to call upon you.

Very truly yours,

RULE REVIEW: The syllables "way" and "away" are indicated (A) by a Way-breve (thoid or soid) except (B) after stems N or Ing or where the breve will not conveniently join. "Ways" is indicated by adding a circle to "way."

A list:

byway	gateway	alleyway	lengthways
headway	far away	crossway	by the way
subway	pathway	stairway	flatways
highway	roadway	castaway	rockaway
midway	archway	edgeways	steerageway
keyway	doorway	hatchway	trackway
caraway	halfway	stowaway	breadthways
seaway	raceway	broadway	milky way
tramway	Hathaway	causeway	passageway

footway flyaway speedway right away

leeway fairway straightway

B list:

runway endways gangway companionway

Norway runaway sternway under way

noways fishway driveway out of the way

LESSON 69

Vocabulary

maintain temperature

coldest carpenter

boiler installed

build radiator

*system installation

unbiased *practical

heat authoritative

built *advantages

absolute comparison

valuable *disadvantages

*degrees controlled

Phrases

in operation

if you are

a great deal of

up-to-date

there is an

of all the

of these

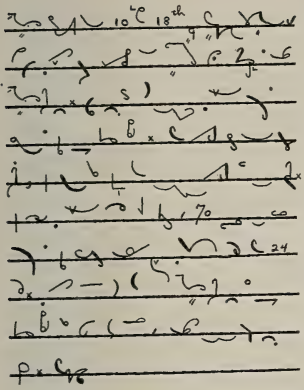
and an

to send you a

we shall be glad

any part of any

Read
137



Write into Shorthand
138

Mr. Lee Canty
1119 Howard Street
Philadelphia, Pennsylvania

Dear Sir:

If you are planning to build, you should read our book, "Controlled Heat," carefully. It contains a great deal of valuable, practical information on the selection of a heating system for your home. There is an authoritative discussion of the advantages and disadvantages of all the various types of heat and an unbiased comparison of these heats with the new Hoffman Controlled Heat.

We shall be glad to send you a copy free of charge upon your request.

Yours very truly.

RULE REVIEW: "M" is omitted after the T-stem and before "per" (pr):

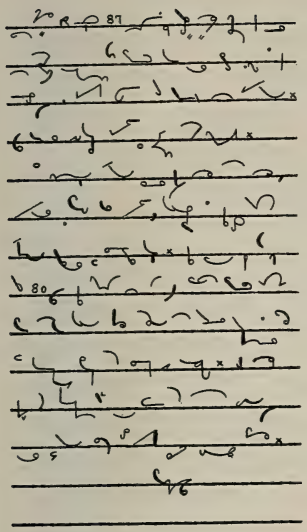
distemper	temporarily	temporariness
temperable	extemporize	extemporarily
temporal	temperament	temperamental
temper	contemporary	contemporaneous
tempered	temporization	extemporaneous
temperate	extemporizer	temperateness
extempore	temporalness	intemperateness
temporality	temperately	contemporaneously

temperance	intemperate	distemperature
temporizer	extemporary	distemperance
temperature	intemperance	extemporization
temporally	temporizingly	temperamentally
temporary	temperability	extemporaneously
temporize		contemporaneousness

LESSON 70

Vocabulary			Phrases
dependable	scrupulous		I assure you
hearty	resourcefulness		of its
evidence	preparation		financial stability
*financial	constantly		in order
panics	confidence		at any time
hesitate	consistent		at all times
clients	institution		in all
guarantee	*possibilities		high class
*welcome	profession		one of our
fidelity	executives		cost you
serve	conference		legal matters
recognize	investigators		becoming a

Read
139



Write into Shorthand
140

Mr. William Thompson
1220 Peoples Gas Building
Chicago, Illinois

Dear Mr. Thompson:

Does the record of fifty-four years of loyal and efficient service to clients in all parts of the country mean anything to you when considering the possibilities of Secret Service?

SUCH IS OUR RECORD!

We have high-class investigators with legal experience, who, possessing resourcefulness and the ethics of that profession, are constantly engaged in the investigation and preparation of important legal matters.

A conference will cost you nothing and a call to Main 1990 will bring one of our executives to your office at any time.

We absolutely guarantee dependable service and satisfactory charges.

Very truly yours.

RULE REVIEW: The syllable "ble" is written B-stem with an L-hook whenever possible, as: liable ____ scramble ____ etc. Where the L-hook cannot conveniently be shown, it may be omitted, as:

approvable ____ reprovable ____ explainable ____

assessable ____ permissible ____ apprehensible ____

impugnable
ascendable
adjustable
achievable
profitable
digestible
convenable
amenable
forcible
sensible
amassable
erasable
amendable
atonable
untenable
irascible
leasable
coercible
ponderable
trainable
demandable
indorsable

patentable
invincible
declinable
insensible
ostensible
reversible
admissible
combinable
pardonable
extendible
lamentable
confinable
improvable
bounceable
*governable
defensible
contrivable
detestable
dependable
returnable
renderable
divorceable

cognoscible
augmentable
fermentable
entertainable
reprehensible
portionable
discernible
enforceable
exceptionable
*ungovernable
unexplainable
*objectionable
demountable
incontestable
determinable
indefensible
merchantable
fashionable
unprintable
understandable
unwarrantable
irretrievable

LESSON 70 (Con'd)

accessible
sustainable
restrainable
endorsable
balanceable
discountable
assignable
dispensable
imponderable
invaluable
mentionable
constrainable
obtainable
appointable
ascertainable
tunable
rentable
registerable

LESSON 71

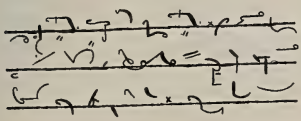
Vocabulary

*familiar
frankly
fortunately
accurately
purpose
interpretation
comprehensive
preferences
selecting

Phrases

let us know
a great deal
certain extent
to a certain extent
some of your
at all
which will
worth while
in advance

Read
141

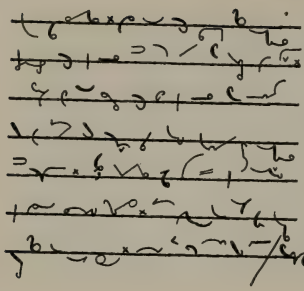


Write into Shorthand
142

Mrs. James Baker
Madison, Wisconsin

My dear Mrs. Baker:

Just a little note to let you



know that while here in New York this week, selecting dresses for the new season, I called on Peggy Paige.

Her interpretations of the new mode are among the most charming it has ever been my good fortune to see. I selected a comprehensive group for our spring showing.

I am sure you will find it well worth while to put off deciding on any of the new styles until you've seen these models.

Sincerely.

RULE REVIEW: "Us" is represented by an S-circle (1) after the verb "let," (2) after breves, and (3) after prepositions represented by a single stem:

at us		after us		let us hear from you	
let us		about us		against us	
by us		among us		let us assume	
over us		under us		let us not	
from us		let us go		let us say	
near us		let us be		let us assure you	
over us		without us		let us be sure	
for us		around us		let us have	
in us		before us		let us know	
of us		between us		let us take	

on us _____ beyond us _____ let us demonstrate _____

upon us _____ through us _____ let us see _____

with us _____ let us bear in mind _____

LESSON 72

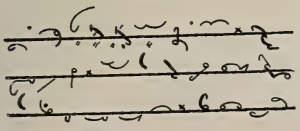
Vocabulary

happiness		associations	
habit		prosperous	
dealings		groceries	
*welcome		sincerely	
*regular		personally	
schools		merchandise	
realize		community	
musical		surroundings	
equal		literature	
problems		cretonnes	

Phrases

at least	
of what the	
quite sure	
that you will find	
that this is the	
if there is	
welcoming you	
that you have been	
at all times	
some one	

Read
143

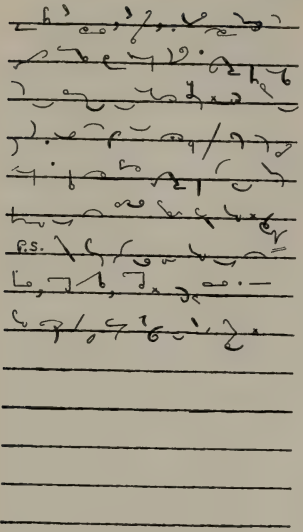


Write into Shorthand
144

Mrs. J. W. Hobson
726 Wood Street
Clarion, Pennsylvania

Dear Mrs. Hobson:

You have just moved to Clarion--



at least we are so informed. We hope that you will like our little town, enjoy the associations you will form, and that your life here will be prosperous and happy.

One thing that contributes much to your happiness is the food that you eat--and it is our hope that we may contribute to your happiness here.

We sell food, groceries, if you think of food in that term, and we furthermore sell service. You will, we hope, make a careful survey of what the different stores have to offer before you settle down to any one--if you will do this we are quite sure that you will find that this is the place you wish to make your store for regular dealings.

If there is any way we may be of service to you, we trust you will call on us, and we do most sincerely hope that we may have the pleasure of personally welcoming you to Clarion and of serving your needs in our line.

Yours truly.

RULE REVIEW: I. "H" before stems P and B (where the latter are not initially hooked) may ordinarily be omitted. If it is desired to indicate the "h," it may be done by placing a dot with the vowel before the stem as, happy ____ hoop ____.

habit ____ habitat ____ habitable ____ habiliment ____

hap ____ unhappy ____ habitual ____ habilitate ____

mayhap hapless habituate inhabitant

happen happily haphazard habitually

happy hobnail happening hippodrome

heap Hoboken happiness hippopotamus

hip Hopkins hypnotism hypocritical

hob inhibit hypnotist hyposulphite

hobby habitue hypnotize hypotenuse

hoop habitude hypocrisy hypothecate

*hope heptagon hypocrite hypothecation

hub hypnosis hypodermic hypothesis

hobnob hypnotic Hupmobile hypothetic

hubbub perhaps prohibited prohibition

mishap prohibit inhibition hypothetical

habeas corpus

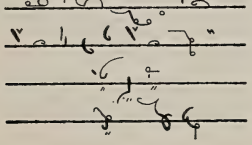
II. Where the P or B-stem is initially hooked, the H-breve is used:

hobble Hebrew haberdasher hibernation

hopper Hebraic hibernate hypercritic

hopple Hibernia hyperbole hypercritical

hypercriticism



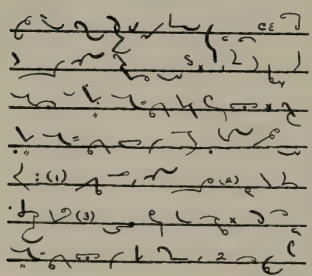
Vocabulary

welded
*carelessness
device
accomplish
roller
dismantling
hauls
precision
medium
*essential
units
transport
travel
dimensions
yard
obtainable
briefly
portable
problem
*assembly
carrier
heaviest
stake
positive
Barrett
hesitate

Phrases

the other day
there are
it will
one half
it is a
in its
of it
your own
in and out
to send you the
you were
do the
he can

Read
145



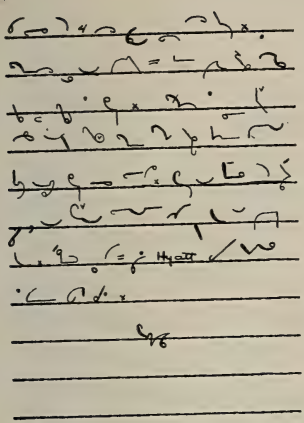
Write into Shorthand
146

Wellington Manufacturing Company
Wilkes-Barre, Pennsylvania

Gentlemen:

You were talking with Mr. C. E. Martin the other day about the material handling problems in your plant. He asked us to send you the information on the Barrett Power-Ox you find enclosed.

This tractor has been designed for medium to heavy work where short, quick



hauls are essential. It will travel through alleys, streets, and in and out of buildings with ease and dispatch. A short wheel base and ten foot turning radius make this possible.

As a carrier it will transport 3000 pounds and will pull 40,000 pounds We can equip it with any type body to meet your own particular requirements, whether it is a one yard dump, cargo, box, or plain stake type.

Although small in dimensions, it has full one and one-half ton truck units. The materials used in its construction are the finest obtainable and the best experience and brains in the tractor field are back of it.

You may want additional information--if so don't hesitate to write for it.

Yours very truly.

RULE REVIEW: The consonants w-h-l are indicated by the W-stem with the L-hook:

whale while Wheeling whaleback

wheel Wheeler whalebone overwhelm

whelp wheelbarrow wheelright

The consonants w-l are indicated by the W-hook on upward L:

wild wallet wilder wailing

wile wallow Wilson Wilkes-Barre

will Welsh wallop *welcome

wilt	waltz	welter	welfare
wall	welt	woolen	Wallace
weld	Wales	wealth	Waltham
*will	wail	welkin	Wellington
weal	*wilful	walnut	wilderness
well	Walter	walrus	Wilmington

LESSON 74

Vocabulary

Escanaba

*public

household

articles

*establishment

conscientious

accompanying

painstaking

greatest

appreciate

mentioned

unquestioned

Phrases

to call your attention

at least

for the purpose of this

in some cases

of what

like to have you

of its

one of the

we may have the

do you think

that you will not be able to

do you ever

*together

hardly

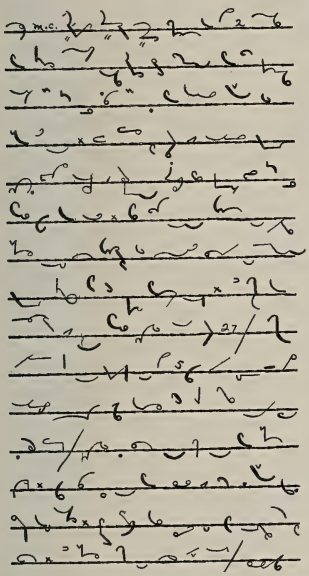
instances

it will be a

in person

that this is

Read
147



Write into Shorthand
148

Mrs. H. J. Read
Austin, Minnesota

Dear Madam:

We desire to call your attention to the white goods sale we are throwing open to the public February 1. We have brought together, for the purpose of this sale, all the white goods fabrics and general household articles in our entire stock, and reduced the prices on everything at least twenty per cent. We have gone so far, in some cases, as to reduce the price fully fifty per cent of what it was three months ago.

We should like to have you attend this sale for we are confident that we can save you money in several of our departments. In fact, we feel that this is one of the biggest opportunities of its kind ever offered to housekeepers in Austin.

We appreciate the favors you have extended us in the past, and trust that we may have the honor of serving you at this time.

Yours very truly.

RULE REVIEW: When "s" is the first sound in a word, the S-circle is used. When "s" is the first consonant but a vowel precedes, the S-stem

is used. Therefore, an initial S-stem indicates the presence of a preceding vowel:

estop assets estrange escalator

ossify esteem *especial ascension

ascend auspices asbestos ascertain

asleep asphalt asperity asparagus

aspect assault assertion asphyxiate

assail assuage assessor aspiration

assess astound assiduity assessment

assert asterisk assiduous assignment

assign escapade assignor assistance

assist escheat associate association

assume essence *astonish assortment

asylum estimate Australia assumption

asset estoppel espionage auspicious

astute isolate *establish astigmatism

escape isthmus isolation oscillation

escort ostrich isosceles ostensible

escrow assunder oscillate ostentation

estate ascetic ostracize osteopathy

icicle ascribe astronomy escutcheon

icebox espouse acetylene ascendancy

acid	esquire	esophagus	asseverate
eschew	esthetic	esperanto	assimilate
eskimo	acerbity	esplanade	escapement
ascent	aseptic	osculate	osculation
aster	astray	*assembly	assumpsit
astir	assent	estimable	osculatory

LESSON 75

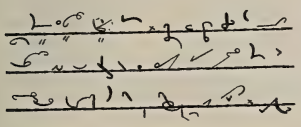
Vocabulary

current	installment		
matures	*discovered		
folder	cooperate		
clients	courteous		
abeyance	accommodated		
averse	automobile		
involve	exceptionally		
provide	*practice		

Phrases

personal attention	
we are very careful	
in any way	
from day to day	
let us have	
as it	
as a rule	
will you be an	

Read
149

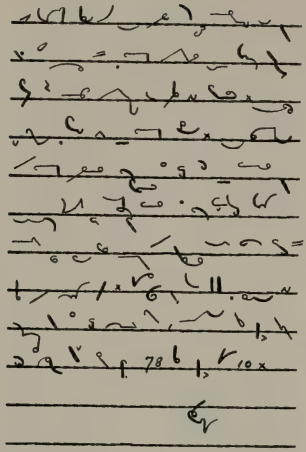


Write into Shorthand
150

Mr. Edward Cooper
Hamlet, Indiana

Dear Sir:

Although we sent you a reminder



and wrote you a very courteous letter, we have not received payment of the installment of your note due here in June.

Very few of the many thousands of automobile buyers whom we have accommodated violate the confidence we place in them. Automobile buyers, as a rule, represent an exceptionally high type of credit purchasers--they discharge their obligations promptly. Will you be an exception?

While the note and contract you signed provide adequate means for the protection of our best interest, we are averse to legal measures which would involve a client whom we trust.

However, we do not make a practice of carrying past-due paper and, therefore, cannot hold the matter in abeyance any longer.

Yours very truly.

RULE REVIEW: Use of the medial St-loop:

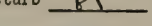
plastic	monastery	superstition
frostily	manifestly	administrate
mystify	flustrate	preposterous
pistol	fenestrate	northeastern
distort	augustly	jurisdiction
crystal	nasturtium	ministration
textile	sophistry	protestation
wasteful	distillery	New York State

wistful
destiny
beastly
extort
extol
destroy
ministry
registry
distil
abstruse
instil
pastry
vestry
vastly
postal
costly
drastic
ghostly
nostril
justify
elastic
mustache

pistachio
Pasteurize
investment
statistics
postulate
industry
artistic
gastritis
distress
earnestly
extortion
orchestra
anastrophe
apostrophe
pestilence
pedestrian
extraneous
illustrate
altruistic
standstill
ambassador
elasticity

registration
prostration
extortionate
catastrophe
illustration
sequestrate
illustrative
installment
extradition
egotistical
disturbance
distinguish
illustrator
installation
equestrian
superstitious
magisterial
justification
gastronomic
administrator
crystallize
crystallization

disturb boisterous industrious

majestic  administration

LESSON 76

Vocabulary

second institution

default incorporated

toward accommodation

hard *discriminating

locality *influence

favorite unfortunate

assure reflection

Phrases

that you have not

one of our

*according to

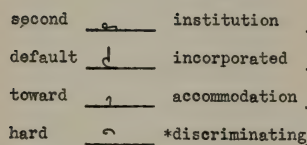
it is not only

in order

of their

but it is

Read 151



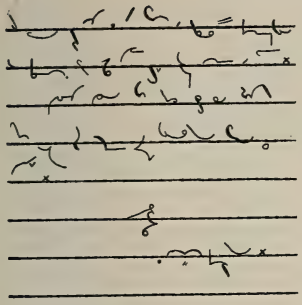
Write into Shorthand 152

Mr. Wilbur Mack
Hastings, Nebraska

Dear Sir:

It is indeed unfortunate that you have not yet paid to the Commercial Investment Trust Incorporated the second installment of your note, as the default may have an undesirable effect on your good credit standing.

We are, of course, very much interested in our good customers, and we always endeavor to use our influence



toward their welfare, pointing out to them the importance of taking care of their obligations promptly.

We were enabled to finance your note on the strength of our recommendation of you and it is reasonable to suppose that the financial institution will think hard of both of us should you not be prompt--we must keep our credit good.

Won't you send in your payment and notify us so that the proper notation may be made on our records? Thanks.

Very truly yours

RULE REVIEW: The St-loop is "floated" independently in the direction of Chay between stems in cases where, if the St-loop were placed on the first stem (as usually written), it would be necessary to cross that stem to make the second stem. In other words, "float" the St-loop where stems would cross:

overstep		restitute		restitution	
instep		institute		instinctive	
instinct		unstudied		obstinately	
extinct		extinguish		institution	
postage		destitute		extensively	
vestige		extension		destitution	
obstinate		extensive		instinctively	
prestige		abstinently		instinctiveness	

obstinacy
extinction
extinguishment
caustic
substitute
procrastinate
extenuate
abstention
abstentious
footstep
extenuation
substitution
abstinent
procrastination

LESSON 77

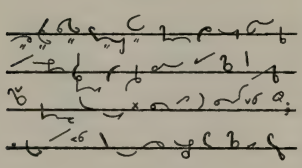
Vocabulary

smartest
fashioned
*quality
newspapers
*regular
*particularly
private
*privilege
*popular
announced
*public
customers
smartly
preferences

Phrases

to sell
as others
for this purpose
two or three
it was
very best
in the matter of

Read 153

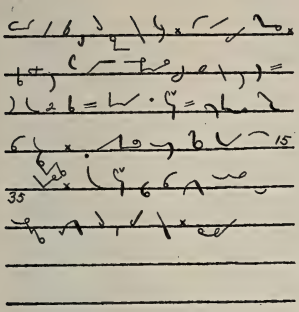


Write into Shorthand 154

Miss Sallie Bass
6932 South Green Street
Chicago, Illinois

My dear Miss Bass:

Knowing your preferences in the matter of dress, I made a special effort while in New York recently to



secure two or three dresses that I thought would be particularly to your liking.

These dresses have just come in. One is a dinner gown, fashioned by Peggy Paige; another is an afternoon dress.

I am holding these out for you for a few days. Could you drop in to see them tomorrow, possibly?

These dresses are among the smartest it was my privilege to see while in the market.

Sincerely

RULE REVIEW: "Est" is indicated—

I. After a simple half-length by the St-loop although there is no place in the outline to show the vowel "e" of "est":

deadest	boldest	remotest	vividest
hardest	wettest	soundest	sweetest
detest	softest	swiftest	gladdest
cutest	hottest	broadest	shrewdest
modest	mildest	fleetest	smartest
neatest	tritest	tightest	slightest
latest	fittest	proudest	lightest
coldest	whitest	shortest	brightest
oldest	fattest	maddest	greatest
crudest	curtest	flattest	strictest

II. After a half-length ending in an N-hook by half-length S-stem:

faintest blandest bluntest kindest

scantest grandest roundest blondest

profoundest

III. After an S-circle, by a St-loop:

nicest densest crassest coarsest

wisest tersest fiercest scarcest

basest closest blessest sparsest

tensest loosest crossest grossest

choicest

IV. After a St-loop, by another St-loop:

fastest wastest castest moistest

honestest

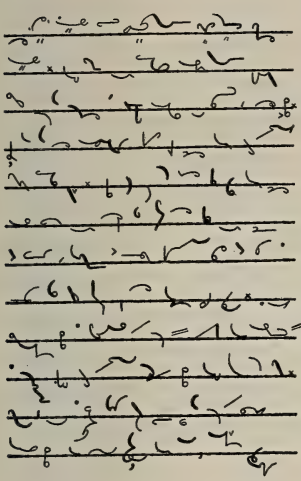
LESSON 78

Vocabulary		Phrases	
husband		because it is	
articles		we will be very glad	
gathered		sincerely yours	
colors		or other	
sweater		not only	

apparel

you were not

Read
155



Write into Shorthand
156

Mrs. James Gordon
Indianapolis, Indiana

Dear Madam:

No doubt you have often wanted to buy your husband a new shirt, a sweater coat, some hose or other furnishings but you were not sure just what size to get for him.

This letter is to tell you that we have on file in our store a card which gives the exact size of the various articles of apparel he wears.

We have gathered this information because it is our desire to assist you, not only in the selection of the proper styles, colors, etc., but to be able to give you the exact size.

Just now we are displaying many new styles for the spring season which we will be very glad to show to you.

Sincerely yours

RULE REVIEW: When "it" is phrased after a word terminating in an S-circle or after the word "as," it is shown by changing the circle to a St-loop; the word "its" or the words "it is" by changing the S-circle to a St-loop, adding another S-circle. "The" is indicated after an S-circle by the breve choid:

hopes it hopes it is inasmuch as it

hopes the
suppose the
inasmuch as it is

knows it
suppose it is
inasmuch as the

knows the
because it is
just as soon as it

thinks the
unless it is
just as soon as the

suppose it
perhaps it is
as long as the

since it
knows it is
as soon as the

since the
since it is
as early as it

unless it
perhaps the
as early as it is

perhaps it
thinks it is
as soon as it is

unless the
as soon as it
as early as the

thinks it
as long as it
as long as it is

because it
as far as it
as far as it is

because the
as far as the
just as soon as it is

Note: as to, as the, as it is it, is to, is the

LESSON 79

Vocabulary				Phrases	
rural		necessarily		some one	
cordially		distribution		blue print	
purpose		adjustable		for the purpose of	
along		prospects		on all	

courtesy *development we will

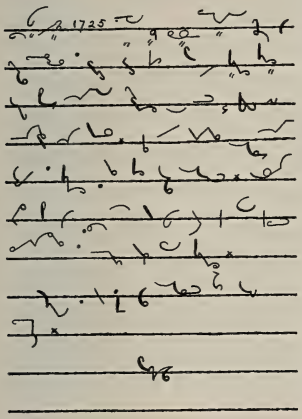
turned collapsible we shall be glad

previous thoroughly have been

problems connection any other

Read

157



Write into Shorthand

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Mr. C. C. Webster
Upper Sandusky, Ohio

Dear Sir:

Since writing you on October 16, regarding the manufacture and distribution of adjustable supports for rural mail boxes, we received the attached blue print from Mr. Cook who is looking for some one to manufacture his invention.

We are attaching the blue print for whatever information and value it may hold for you.

If we come in contact with any other live prospects seeking manufacturing aid which you can handle, we shall be glad indeed to refer them to you.

Cordially yours

RULE REVIEW: The medial Sez-circle follows the rule for the S-circle.

I. Between two straight stems with no angle at the junction, the Sez-circle is written on the circle side of the first stem:

desist deceased criticized rescissory

*dissatisfaction dissatisfied emblematicized

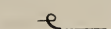
II. Between two straight stems with an angle at the junction, the Sez-circle is written on the outside of the angle:

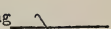
excised	ostracized	irresistible
existence	exacerbate	exasperation
exist	exasperate	exhaustive
possessed	successor	exhaustively
resist	resistance	subsistence
subsist	exercised	inaccessible
obsessed	exhaustion	persistence
capsized	possessory	resuscitate
persist	resistible	resuscitated
exhaust	accessory	resuscitation
recessed	subsistent	persistency
processed	persistent	ecclesiastical

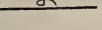
III. Between a straight and a curved stem, the Sez-circle is written on the inside of the curve:

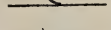
witticism	empiricism	intercessor-y
mysticism	unnecessary	unsuspected
feticism	exotericism	unsuspicious
encyst	ostracism	ecclesiasticism
precisely	antecessor	eclecticism

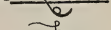
exoticism

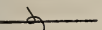
excessive 

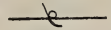
prepossessing 

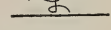
possessor 

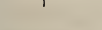
possessive 

monasticism 

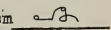
insistent 

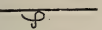
recessive 

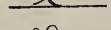
scholasticism 

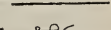
necessity 

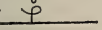
successive

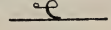
successively 

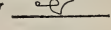
ancestry 

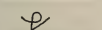
necessary 

preciseness 

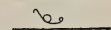
paroxysm 

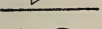
asceticism 

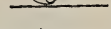
Mississippi 

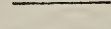
decisive 

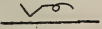
*dissimilar

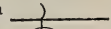
vicissitude 

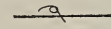
criticism 

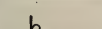
predecessor 

*dissimilarity 

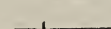
incisor 

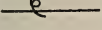
skepticism 

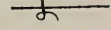
dispossessor 

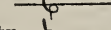
ancestors 

successful

necessitate 

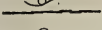
ancestral 

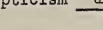
agnosticism 

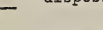
successfully 

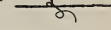
necessarily

IV. Between two curved stems, the Sez-circle is written on the inside of the first curve:

incisive 

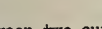
solecism 

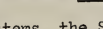
incessant 

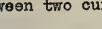
incessantly 

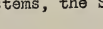
LESSON 80

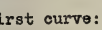
Vocabulary

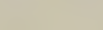
analysis 

analyses 

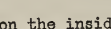
corroded 

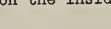
restoring 

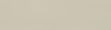
sulphur 

porcelain 

Phrases

we shall be glad 

it was 

as to the 

research laboratory this matter

polish phosphorus you would

enamel determination to whom

chemical investigation quite certain

mild purposely with reference

sterling tarnished in question

acid additional in so far

original specimens I am not

Read
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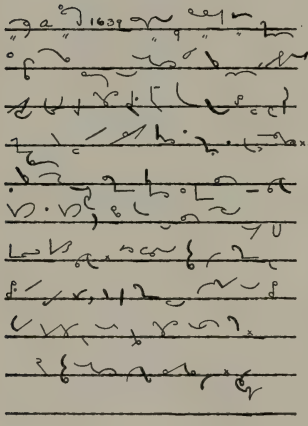

Write into Shorthand
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Mills Manufacturing Company
Oil City, Pennsylvania

Gentlemen:

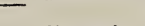
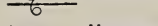
Following through on Mr. Becker's letter of September 28 with reference to the analyses of specimens forwarded to us of the Sterling & Welch Company's building, we are glad to attach the report of our Research Department.

Chemical determination shows these samples are of mild steel analysis and contain high phosphorus and high sulphur.

If the contractor, to whom you referred in your letter of September 25, is able to secure additional samples of the corroded part of the building in question, we shall be glad to have you forward them to us for investigation.

Cordially yours

RULE REVIEW: Generally it is unnecessary to indicate the vowel occurring between the "s" or "z" sounds in a Sez-circle; however, where the word is a plural ending in "ses" derived from the singular "sis," the vowel "e" should be shown by a heavy dot placed at the bottom of the circle:

analysis analyses
hypothesis hypotheses
crisis crises
parenthesis parentheses
emphasis emphases
amanuensis amanuenses
thesis theses
synthesis syntheses
chassis chasses
apotheosis apotheoses
basis bases
antithesis antitheses
genesis geneses
diagnosis diagnoses
synopsis synopses
dieresis diereses
axis axes
anastomosis anastomoses
ellipsis ellipses
hypostasis hypostases
metamorphosis  metamorphoses 

LESSON 81

Vocabulary

Buffalo
Niagara
approximately
available

Phrases

as soon as they are
we take the liberty

size		obtainable		some little time	
liberty		cooperate		very much interested	
terne		Cincinnati		that they will	
Union		galvanized		it will be	
purposes		experimental		for this reason	
Armco		properties		every way	
material		investigation		we are very glad	

Read
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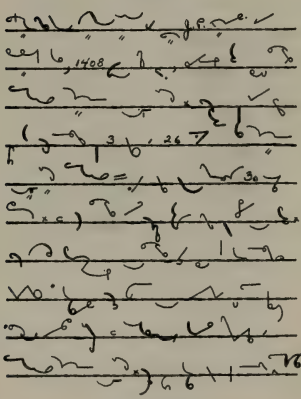


Write into Shorthand
162

Anderson Metallic Door Company
Jamestown, New York

Gentlemen:

Mr. R. D. Black, of our Buffalo office, 301 Niagara Life Building, has requested that we send you samples of material which you wish to add to your sample collection. We are very glad to do this and have today sent you two samples each of 22 gauge ARMCO Ingot Iron alloy coated material and alloy coated steel. The samples are approximately 4" x 6" in size.

In addition to the samples we have already sent, we understand that you desire iron and steel terne plate samples as soon as they are obtainable.

Cordially yours,

RULE REVIEW: "They are" is added after an "s" sound by changing the S-circle representing the "s" sound to a Ster-loop:

as they are

unless they are

and as they are

knows they are

since they are

such as they are

thinks they are

hopes they are

of course they are

because they are

suppose they are

I suppose they are

as far as they are

as soon as they are

so far as they are

sometimes they are

and unless they are

as long as they are

as much as they are

do you suppose they are

inasmuch as they are

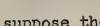
just as long as they are

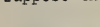
nevertheless they are

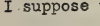
just as soon as they are

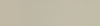
LESSON 82

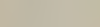
Vocabulary

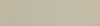
carpentry 

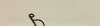
fixtures 

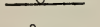
masonry 

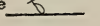
cement 

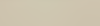
metal 

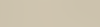
roofing 

plastering 

excavation 

ornamental 

decorating 

connection 

miscellaneous

Phrases

we assure you

we propose

in accordance

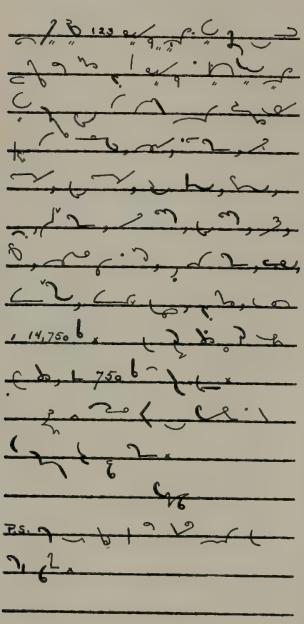
high class

every respect

with your

*electric _____ *specifications _____ furnishing a _____

Read
163



Write into Shorthand
164

Mr. Ernest Lang
1040 Sheridan Road
Evanston, Illinois

Dear Sir:

We propose to furnish all labor, material and equipment necessary to complete all

Excavation
Masonry
Cement Work
Miscellaneous and Ornamental Iron
Rough and Finished Carpentry
Sheet Metal and Slate Roof
Cut Stone
Tile and Marble Work
Stairs
Glazing
Rough and Finished Hardware
Plastering

in accordance with sheets one to ten of the plans and sheets ten to twenty-two of the specifications for the sum of Twenty-Eight Thousand, Seven Hundred Fifty Dollars ($28,750.00).

We have estimated on furnishing a very high class job in every respect and hope this proposal meets with your acceptance.

Very truly yours,

RULE REVIEW: After a Ster-loop, "ing" is indicated by a final curl:

festering _____ roistering _____ administering _____

fostering	flustering	cloistering
pestering	clustering	upholstering
mastering	blistering	registering
mustering	bolstering	ministering
posturing	blustering	sequestering
plastering	huckstering	filibustering

LESSON 83

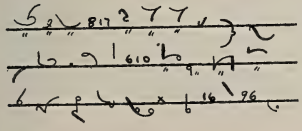
Vocabulary

trusting	*particularly		
destroyed	expression		
rental	sufficient		
property	improvements		
recently	reconstructed		
heating	securities		
concern	additional		
store	*particulars		

Phrases

as follows	
may be had	
upon which a	
must be	
first class	
we wish	
and a	
the other	

Read
165

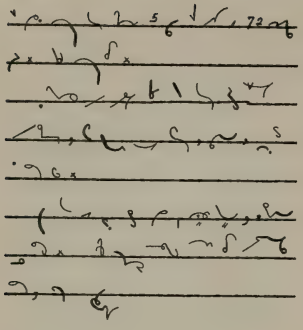


Write into Shorthand
166

Weber & Company
10 South La Salle Street
Chicago, Illinois

Gentlemen:

Particulars regarding the prop-



erty at 3246 South Clark Street, are as follows:

The property is 43 x 80 feet; improvements are four story and basement building upon which a lease for 25 years may be had from May 1 at a net rental of $25,000 a year; $25,000 in securities must be deposited and an additional $25,000, or a sufficient amount to put the building in first class condition, must be spent.

We would be pleased to give you any further information that you may desire.

Yours very truly,

RULE REVIEW: "Ing" is indicated after a St-loop by a final curl:

vesting	bursting	attesting	mistrusting
rusting	boasting	investing	entrusting
posting	cresting	detesting	untwisting
husting	toasting	adjusting	ballasting
zesting	frosting	boosting	molesting
hasting	worsting	wresting	suggesting
lasting	feasting	coasting	congesting
tasting	crusting	Hastings	thirsting
wasting	histing	accosting	distrusting
resting	blasting	breasting	interesting
jesting	casting	roasting	manifesting

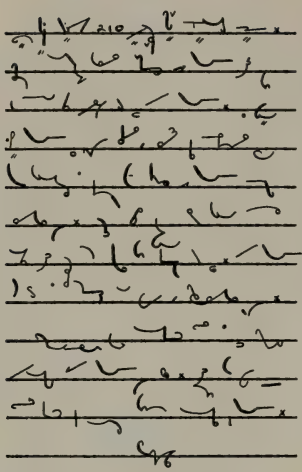
fusting	foisting	questing	requesting
dusting	roosting	infesting	contrasting
basting	misting	trysting	contesting
costing	nesting	arresting	reforesting
listing	lusting	thrusting	incrusting
testing	twisting	divesting	protesting
besting	fasting	assisting	enlisting
justing	hoisting	digesting	harvesting

Westinghouse breakfasting broadcasting

LESSON 84

Vocabulary			Phrases	
*welcome	perfectly		on behalf of the	
officers	*financial		of their	
easily	organized		that other	
cordial	assistance		if you have any	
Union	barriers		National Bank	
*usually	*remember		some one else	
desirous	withdrawal		we all	
behalf	introduce		we want you	
serving	acquaintance		personal service	

Read
167



Write into Shorthand
168

Mr. Joseph Tiffany
1605 Cloverdale Avenue
Provincetown, Massachusetts

Dear Mr. Tiffany:

I am glad to welcome you to the Gotham National Bank family. We want you to feel perfectly at home with us.

When you call at the bank you will see that our officers are easily reached. They have no gate to keep you out, as banks usually do. That means a cordial invitation, with no barriers up, to talk over anything that is on your mind.

Remember we all want to make your acquaintance. When you drop in to make a deposit or a withdrawal, come over and let me introduce you to my fellow officers, unless some one else has already done so.

Sincerely yours,

RULE REVIEW: The following words illustrate the medial use of the F or V-hook:

traffic		prophesy		profanity		contravention	
clever		beverage		professor		preferable	
clover		bravery		contravene		rejuvenation	
cover		breviary		defective		divergence	
davit		cleaver		telephone		perfunctory	
David		deafness		defection		preference	

defeat
divinity
subvention
provocation

defer
divorce
deficient
perversely

culvert
dividend
definition
perversion

defect
diverse
longevity
perversity

divine
stedfast
rejuvenate
edification

defense
definite
subdivide
simplification

defend
defunct
*privilege
*extravagant

defiant
de facto
diversion
imperfection

define
perverse
diversity
imperfectly

divert
pervade
imperfect
indefatigable

divide
diverge
indefinite
indefinable

perfect
dovetail
perfectly
prevaricate

prefer
replevin
prevention
subversive

prevent
juvenile
archfiend
stenographer

taffeta
engraver
province
advancement

outfit
daffodil
provisory
adventitious

provide
proviso
pavement
adventurous

quaver
provoke
davenport
advocation

quiver
poverty
cavalcade
amplification

tavern
cavalry
adventure
perforation

advance
cavalier
perforate
impoverish

advent
advocate
supervisor
subversion

bivouac advocacy diphthong supervention

typhoid diperia profitable prevaricator

deviate diversification

LESSON 85

Vocabulary

refrain *regularly

apparel *unusually

postpone certainly

hence desirable

smartness selecting

*probably *privilege

Phrases

I can't

you can be sure

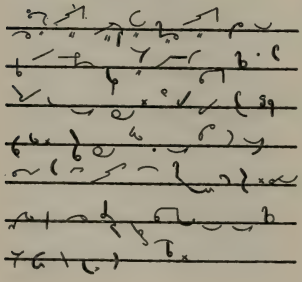
if you are

the others

that will

a number of them

Read
169



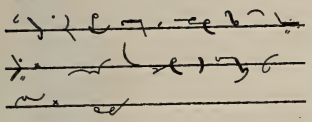
Write into Shorthand
170

Mrs. F. A. Jones
Riverside, Illinois

Dear Mrs. Jones:

Just now I am in New York City choosing a group of dresses for the new season--hence this note.

If you are just now thinking of the new styles, you will surely do well to wait for these selections. Some of them will probably reach home almost before I do. The others we will be receiving a little later.



I take this privilege of writing you from New York because I know these new models are of a smartness and style that will especially appeal to you. A number of them are from Peggy Paige--her latest creations.

Cordially,

RULE REVIEW: The syllable "refr" is written upward R with an F or V-hook, followed by the R-stem:

referee
refract
refrain
revert
river
refresh
reverie
rougher
rover
roofer
reverse

#reverend
referendum
reversion
reversal
refractory
refragable
riffraff
reverence
periphery
reversible

refrigeration
refraction
refreshment
refractive
reverberate
reversional
revertibility
reversionary
refrigerator
refrigerate
refrangible

LESSON 86

Vocabulary

reflector ordinary

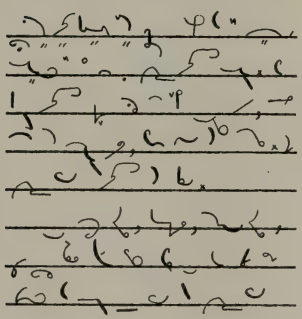
Phrases

if they are

When employed as a title, use word sign

angle		elliptical		because they are	
enameled		illumination		of other	
dirty		*artificial		because it is	
overhead		meanwhile		do you want	
separate		requirements		to know more	
easily		roundhouse		you'd	
dirt		*principally		part of the	
roofs		*architect		we'll take this matter	
occurred		efficient		doesn't	
problem		porcelain		in the least	
engineer		undoubtedly		to the matter of	
valuable		installation		let us	

Read
171



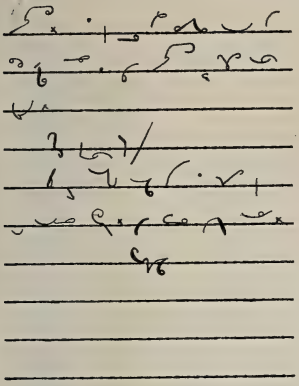
Write into Shorthand
172

Mr. Paul Raffell
Jefferson City, Missouri

Dear Sir:

In planning the illumination of your new building, has it occurred to you that some of the artificial light may be lost as a result of smoke and dirt?

Lighting reflectors are bound to get dirty. They often stay dirty, if they are ordinary, one-piece reflectors, principally because they are hard to clean. Meanwhile, you get only part of the light for which you pay.



The Benjamin Type RR Unit is a practical solution of this problem. Both hood and reflector are threaded, making it possible to separate them so that reflectors can be cleaned easily and often--also permitting change in style or size of reflector, if desired. It is designed and constructed to meet all the rugged requirements of round-house, machine-shop, and yards.

We shall be glad to tell you more about this new unit. If you'd rather, we'll take this matter up with your architect. Undoubtedly, when it comes to the matter of lighting, our illuminating engineers can give him some valuable tips and relieve him of a lot of details in planning an efficient lighting installation for you.

Yours very truly,

RULE REVIEW: The consonants R, V, and L are regularly written upward

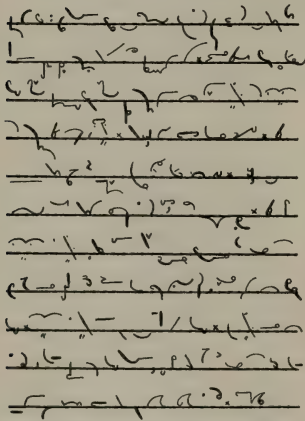
R with an F-hook followed by upward L:

revolt	raffle	reflect	reflective
rifler	revolve	revolver	revolution
revel	reflex	raviola	revelation
reveal	reviler	Raffael	reflectively
rifle	reflux	roughly	refulgence
ravel	revile	revulsion	revilement
rival	revelry	reflector	reveille
ruffle	rivalry	refluent	reflection

revolutionize *revolutionary

Vocabulary				Phrases	
serving		daughter		at any time	
heels		deposit		the other day	
start		initial		whether you are	
forgot		substantial		for there is	
worry		everybody		by and by	
howl		*savings bank		do their	
arrival		depositor		if he isn't	

Read
173



Write into Shorthand
174

Mr. and Mrs. James Barrett
5933 Glenwood Avenue
Chicago, Illinois

Dear Sir and Madam:

Please accept our congratulations and good wishes upon the arrival of your little daughter. As our welcome to her, we are enclosing a Baby Pass Book, showing an initial deposit of one dollar and hope that with the addition of further deposits this amount may grow to a substantial sum with which to start Miss Shirley on the road to success.

Looking forward to many visits from you and to serving you at any time we can, we remain

Yours very truly,

RULE REVIEW: After an F-hook, on upward R, "ing" is indicated by a curl, since the "ing" stem does not conveniently join:

raving swerving *observing preserving

roving deriving deserving bereaving

roofing reefing arriving relieving

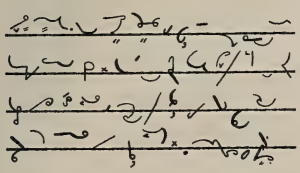
serving starving reserving conserving

unswerving

LESSON 88

Vocabulary				Phrases	
*system		disagreeable		for instance	
*regular		*objection		where there is	
signal		compelling		that will	
heard		absorbed		something more	
factory		industrial		if there is anything more	
ordinary		instantly		to have you	
*peculiar		machinery		you've	
raucous		conjunction		along that	

Read
175



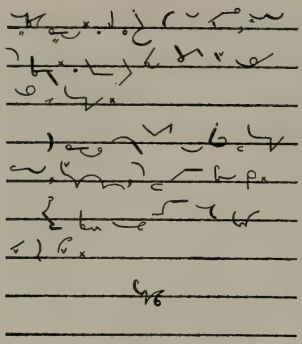
Write into Shorthand
176

Weber Manufacturing Company
Racine, Wisconsin

Gentlemen:

"SELLING SOUND"

--that's what we are doing. Selling



not simply an attractive-looking signal, but a sound that is heard--that will call a man anywhere in your plant instantly.

Something more powerful, more compelling than ordinary bells, gongs, or whistles; yet not raucous and annoying. That's the tone from the Benjamin Industrial Signal.

It is the sound that can't be absorbed by the every-day noises of the machinery. If there is anything more you want to know in particular about it, we shall be glad indeed to send you an interesting booklet on signaling.

Very truly yours,

RULE REVIEW: Between two stems (the first ending with an S-circle and the second beginning with an R-hook) when the R-hook cannot be shown in the usual way, it may be indicated by covering the R-hook with the S-circle and beginning the second stem at the top of the circle:

disagree	discourage	disgruntled
decigram	discretion	discrepancy
discreet	obscurity	addressograph
lessener	harpsicord	disagreeableness
Jasper	discredit	discourteous
hastener	discordant	*discriminate
tasker	discourtesy	discretionary
discard	outskirts	discourteously

descry

brisker

listener

disgorge

discord

obscure

brusker

frisker

larcener

discursion

moistener

indiscreet

obsecrate

desecrate

discursive

discourse

disgraceful

disagreeable

obsecratory

desecration

discrimination

disgracefully

discreetness

disagreement

habeas corpus

discouragement

LESSON 89

Vocabulary

*together

recommend

serve

realized

annual

spirit

medium

*owner

desirable

relationship

identified

*suggestions

corporation

cooperative

usefulness

acquaintances

institution

stockholder

Phrases

personal interest

there are

at the same time

in view of your

of which you are

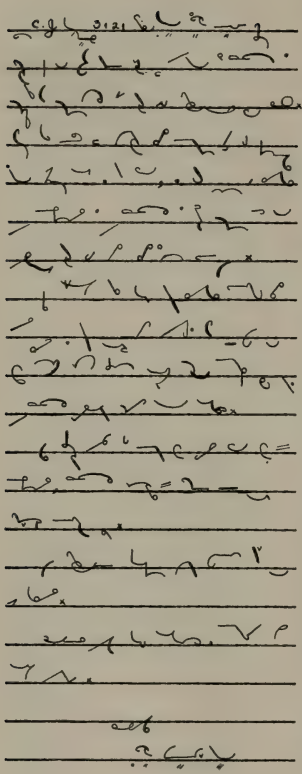
of all

which will

at any time

from its

Read
177



Write into Shorthand
178

Mr. R. E. Thompson
276 Madison Avenue
New York, New York

Dear Mr. Thompson:

I am pleased to note that you have become a stockholder of the Chase National Bank, and wish to welcome you in the new relationship. In view of your interest, I am writing you to invite your cooperation in our efforts to increase the business and usefulness of this institution.

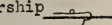
Much of the success of the Chase may be attributed to the support received from its stockholders, and I trust that you will make use of our facilities and recommend this bank to your friends and acquaintances who may desire new or additional banking connections.

Our customers are free to use the main office at 57 Broadway and any of the six branch offices in New York, conveniently located to serve the entire city, and the Hamilton Trust branch office at 191 Montague Street, Brooklyn. Our facilities are complete and provide for every detail of commercial banking, including a highly specialized service in our Trust and Foreign Departments.

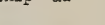
It is our constant purpose to render each customer a service that will meet his individual needs, and we urge you to feel free at all times to discuss your business problems with

any of our officers.

Sincerely yours,

RULE REVIEW: The general rule has been to write the suffix "ship" with the Ish-stem (1) disjoined where only one stem precedes, (2) joined where more than one stem precedes as, courtship executorship  .

A more practical and logical rule would be to write "ship" always with a disjoined Ish, which is the rule followed in the illustrations which follow:

clerkship
chairmanship
copartnership 

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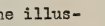
custodianship 

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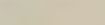
*horsemanship 

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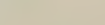
*principalship 

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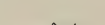
secretaryship 

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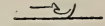
sportsmanship 

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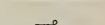
yachtsmanship 

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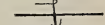
swordsmanship 

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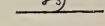
apprenticeship 

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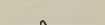
companionship 

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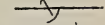
acquaintanceship 

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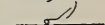
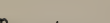
directorship 

courtship 
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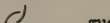
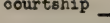
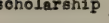
guardianship 

friendship 
senatorship 
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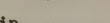
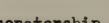
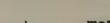
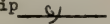
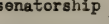
ladyship 
survivorship 
partisanship 

worship 
authorship 
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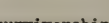
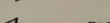
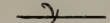
executorship 
professorship 

LESSON 90

Vocabulary

preferences 
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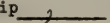
exclusive 
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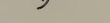
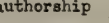
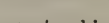
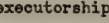
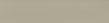
obligation 
store
current
smart
occurred

Phrases

New York City 
you've been 
we couldn't 
within a 
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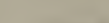
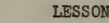
some time
bear in mind
if you wouldn't 
while there 

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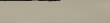
one of our 
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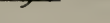
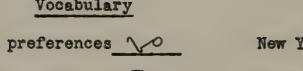
if you were 
any time
that will
in mind
of course
like to have

Read
179

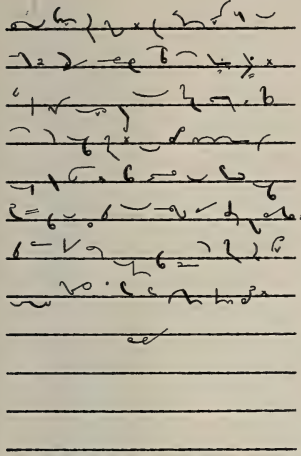


Write into Shorthand
180

Mrs. Frank Dixon
712 South 12th Street
Escanaba, Michigan

Dear Madam:

No doubt you've been noticing in



the current magazines some of the smart new styles that are just coming out.

It has occurred to me that you may have seen some that particularly took your fancy. I wonder if we couldn't be of service in obtaining something similar for you?

I make this suggestion because I am leaving within a few days for New York City to make a selection of the new styles--including a group from Peggy Paige. I am quite sure that if you were to state your preferences, I could find something that would ideally meet them.

If you think so, too, and will drop in some time this week, I can take a few notes that will help me to better keep your ideas in mind.

Sincerely,

RULE REVIEW: Following are groups of phrases which should be practiced and memorized; the phrases in each group are distinguished from each other:

all the time		about when		any one	
from the time		by the way		no one	
did you ever		and with		or not	
did you have		and without		are not	
for use		any other		at last	
for yourself		no other		at least	

special contract

sub-contract

do you ever

do you have

New York City

New York State

at her

at or

at our

at your

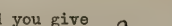
indeed

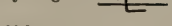
in doubt

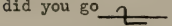
in him

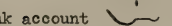
to come

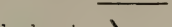
to go

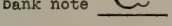
did you give 

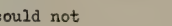
did you go 

bank account 

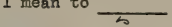
bank note 

I could not 

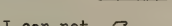
I mean to 

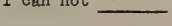
I am not 

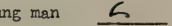
I can not

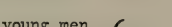
young man 

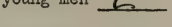
young men

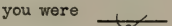
if you were 

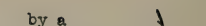
if you are 

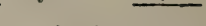
there are 

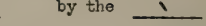
there were 

take part 

take up 

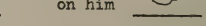
by a 

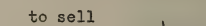
by the 

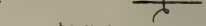
now 

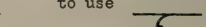
on him

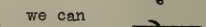
to sell

to use 

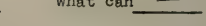
we can 

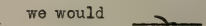
what can 

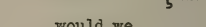
we would 

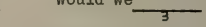
would we 

you are

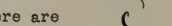
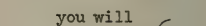
you were 

you will 

they had 

they did 

LESSON 91

Vocabulary		Phrases
unnecessary	conscientiously 	#under separate cover 

Special phrase

liberty

*circumstances

let us hear from you

woman

clientele

such as we

elements

community

the other

splendid

delicious

to their

*worthy

*United States

whether you are

assorted

successful

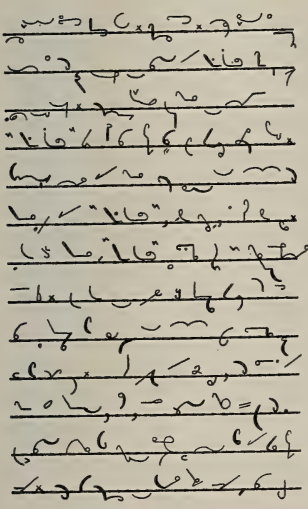
one of the

consumer

recommend

taking the liberty

Read
181



Write into Shorthand
182

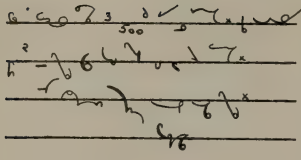
Mrs. Fred Snyder
Decatur, Illinois

Dear Madam:

We are taking the liberty of writing to inquire if you know of some competent woman whom you would recommend, whose circumstances are such that an opportunity to earn considerable money as our agent would be appealing. Our high-grade products have a very ready sale among the better elements of the buying public.

During the course of your splendid work as a member of the Woman's City Club you, no doubt, come in contact with many worthy persons who must earn a living. We will appreciate your sending the name or names of anyone in your community who would like conscientiously to take up this work.

With our compliments we are forwarding under separate cover a half-pound package of our assorted Baked



Confections which we trust you will enjoy. This is one of the products we make and you can see it is an unusually fine, delicious confection.

We will thank you for any cooperation that you are in a position to give us.

Very truly yours,

RULE REVIEW: The negative of words beginning with an N-stem is formed by prefixing another N-stem to the positive form:

unknit
unknowing
unnerved
unknown
unnerve
unnoticed
unnamed
innoxious
innocuous

unknightly
unknowable
unnecessary
unnurtured
unnumbered
unnavigable
innutritive
innoxiously
innocuously
innutrition

innutritious
innoxiousness
innumerable-y
innumerableness
unneighborly
unnatural-ly
unnaturalness
unnecessarily
unnecessariness

LESSON 92

Vocabulary

orchard
immaculate

Phrases

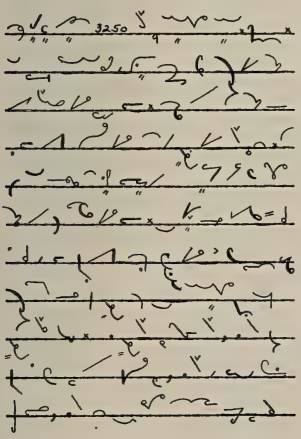
of all this

harvest
rare
*world
golden
freshly
grocers
sugar
tart
perfect

northern
luscious
agricultural
marvelous
meringue
wonderful
delicious
fashioned
delightful

there is no other
old-fashioned
at your
and you will have
would make it
awaiting you
where the
in all the world
that you have ever

Read
183



Write into Shorthand
184

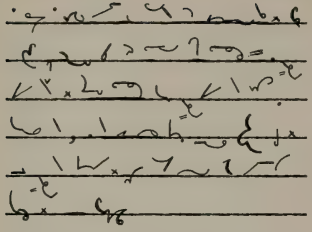
Mrs. Walter Drake
Indianapolis, Indiana

Dear Madam:

Tart, freshly squeezed juice of prime, ripe lemons, blended with sugar and eggs into a creamy, delicious filling, a flaky, tender, golden crust, topped with a fluffy, delicate layer of pure white-of-egg meringue--that's Pittsford lemon pie.

The filling is the secret of a Pittsford lemon pie. It is made as you yourself would make it, with pure fruit juice blended with sugar and eggs, with just a dash of the grated rind for flavor, and the meringue is beaten whites of eggs with just a trace of sugar, delicately browned.

A Pittsford pie is a perfect pie,



made in a spotless kitchen, with care and pains and skill, and true regard for the honorable and old-fashioned art of making pies.

Your grocer has a delightful treat awaiting you--a Pittsford lemon pie. Order YOURS tomorrow. Never will you eat a more delicious pie than this. Be sure you get a Pittsford pie. There is no other like it.

Yours very truly,

RULE REVIEW: The negative of words beginning with an M-stem is formed by prefixing another M-stem to the positive form:

immaculate	immalleable	immaculateness
immanity	immaculacy	immaterial-ly
immature	immaculately	immaterialism
immaturely	immatureness	immaterialist
immaturity	immedicable	immateriality
immatured	immiscible	immeasurable-y
immerge	immitigable	immeasurability
immesh	immobility	immeasurableness
immit	immoderate	immemorial-ly
immission	immoderately	immensurability
immobile	immortal-ly	immensurable
immodest	immortality	immethodical-ly
immodesty	immortalize	immiscibility

immoral-ly immovability immutableness

immunity immovable-y immutability

immune immutable-y immovableness

immorality immoderateness

LESSON 93

Vocabulary

recorder

*uniform

folder

stated

schedule

color

factory

erred

midnight

*irregular

*irregularity

conveniently

*manufactured

*describes

accompanying

*acknowledgment

illustrates

Pittsburgh

Phrases

from town to town

as a matter of fact

for the purpose

sort of a

in and out

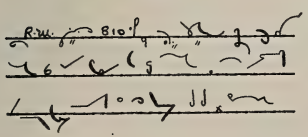
at another time

according to the

we do not know of

on this point

Read
185

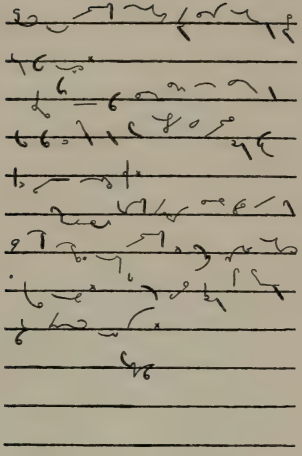


Write into Shorthand
186

American Steel Wire Company
Frick Building
Pittsburgh, Pennsylvania

Gentlemen:

We wish to thank you for your



order No. B. O. S. 6003, dated December 12, according to the accompanying form acknowledgment No. 41844.

Mr. Woodrow erred in quoting you $190 for the one-color hand-shift No. 97 Recorder, the price having been reduced to $175 each, as stated on the form acknowledgment.

We have specified to the factory that the day to day lift is to take place at midnight. However, there may be some irregularity in your schedule of working hours which makes it necessary that the lift take place at another time. Will you also inform us on this point?

In case you have not made arrangements for your time cards, we should be pleased to submit blue prints, suggestions and a quotation, with a view to furnishing them.

Yours very truly,

RULE REVIEW: A list: The negative of words beginning with R is formed by prefixing an R-hook:

irradiate	irrationality	irreconcilability
irradiance	irreclaimable	irreconcilable
irradiant	irrecognition	irreconcilableness
irradiation	irrecoverable	irreconciliation
irrational	irrefrangible	irrefragability
irreducible	irremunerable	irrefutability

irredeemable
irrefragable
irrefutable
*irregular
*irregularly
*irregularity
irremediable
irremovable
irremissible
irresolute
irretentive
irreverent
irreverently
irreverence
irrevocable
irreversible

irreparable-y
irrepealable
irrepentance
irrepleviable
irrepressible
irreprovable
irrevocability
irrepressive
irrepetitious
irresistance
irresolutely
irresolution
irresolvable
irrespective
*irresponsible
irrespectively

irremovability
irreparability
irreparableness
irreprehensible
irreproachable
irreproachableness
irrevocableness
irresistible-y
irresistibleness
irresistibility
*irresponsibility
*irresponsibleness
irretrievable-y
irretrievability
irreversibility
irreversibleness

B list. Where the positive form is written Rel (R with an L-hook), the negative is formed by a downward R followed by stem Lee:

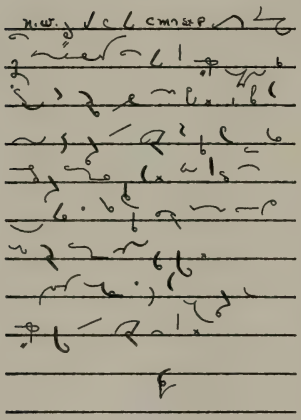
irrelevant
irrelative

*irreligion
irreligious

irrelevantly
irrelievable

Vocabulary				Phrases	
illegible		way-bills		from our	
decipher		*difficult		Kansas City	
*somewhat		carelessness		in which you will note	
agent		complaint		on the part of the	
clerk		substitute		in the future	
division		investigated		two or three	

Read
187



Write into Shorthand
188

Mr. T. S. Thompson
General Agent
C. M. & St. P. R. R.
Chicago, Illinois

Dear Sir:

I have investigated the complaint from the agent at Kansas City that way bills for his division reaching him are illegible.

I find that on two or three occasions last month a substitute bill clerk was handling this division, taking the place of the regular clerk who was ill. The bills written by this substitute clerk were somewhat illegible.

The regular clerk is back on the job, and I am sure there will be no further cause for complaint.

Yours very truly,

RULE REVIEW: The negative of words beginning with L is formed by pre-

fixing an L-hook:

illegal-ly
illegality
illegible
illegibly
illicit
illiterate
illiteracy
illogic
illaudable
illegibility
illegitimate
illegitimacy
illiberal-ly
illiberalism
illiberality
illicitness
illimitation
illiterately
illegibleness
illegitimately
illiberalness
illimitable-y
illimitability
illiterateness
illogical-ly
illogicality
illogicalness

LESSON 95

Vocabulary

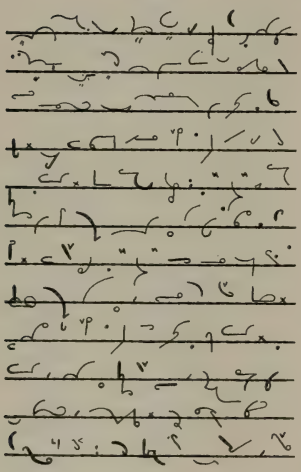
stamped
alike
reveal
articles
texture
ferrous
*degree
microscope
scientific
impurities
illustration
defective
phosphorus
manganese

Phrases

it is true
for instance
as well as
must be
if not
is it
of these

hydrogen		detrimental		very little time	
nitrogen		eliminated		one of the	
users		guarantee		short notice	
initial		galvanized		you will agree	
pure		superiority		do not be	
roofing		buckling		here is a	
barrel		appearance		so it is	

Read
189



Write into Shorthand
190

Anderson Lumber Company
Muscatine, Iowa

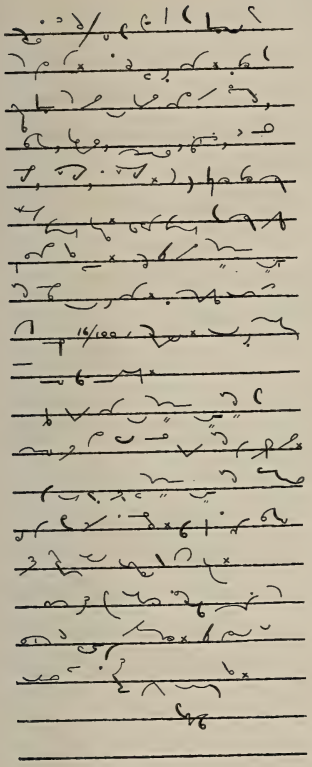
Gentlemen:

Five important points should be considered when buying material for roofing purposes. Here they are:

1. Will this material be durable?
2. Is it fireproof?
3. Is it easy to put on?
4. Will it look well?
5. Will the lasting qualities justify the price?

You will agree that any product which fulfills all these requirements must be an ideal material for roofing purposes.

Galvanized Armco Ingot Iron is the answer to all of these important requirements. Years of actual service have proved it to be an ideal roofing



material. The number of users indicates the confidence placed in this material as a durable product. Its superiority when compared with steel sheets is evident.

A lower insurance rate goes with the installation of Armco Ingot Iron roofing material. Furthermore, the roof is easy to put on. Simple but efficient methods of fastening are used. Very little time is required to apply any one of the several types of roofing you may choose.

A roof covered with Armco Galvanized Ingot Iron presents a neat and uniform appearance over the entire surface. When applied, provision is made for expansion and contraction, thus eliminating chances for buckling or tearing.

In deciding to use sheet metal roofing, do not be confused by cheaper materials that are offered. Common sheet metal may be had for less, but in the long run it will prove higher in price than Armco Ingot Iron. The initial price is not always the actual cost.

Roof your new building with Armco Ingot Iron galvanized sheets. It will give you years of service. Write us today in the enclosed addressed stamped envelope for an estimate on your requirements. We can supply you direct from the mill on short notice.

Yours very truly,

RULE REVIEW: P after M when indistinctly sounded may be omitted.

(Note: In the present tense of words like jump, clamp, trump, etc., the P is distinctly sounded and is indicated in the shorthand outline, thus: jump clamp trump . In the past tense, however, it is indistinct and is omitted.)

dumped		slumped		gumption		presumption	
lumped		tempted		tempting		preempted	
limped		stumped		promptly		preemption	
tempt		swamped		prompted		exemption	
camped		attempt		contempt		assumption	
bumped		stamped		revamped		assumpsit	
humped		plumped		scrimped		consumption	
prompt		preempt		skimped		peremptory	
pumped		clumped		thumped		resumption	
vamped		clamped		trumped		redemption	
damped		cramped		tramped		contemptible	
tamped		crimped		decamped		presumptive	
exempt		jumped		glimpse		resumptive	
empty		primped		champed		consumptive	
romped		unkempt				contemptuous	

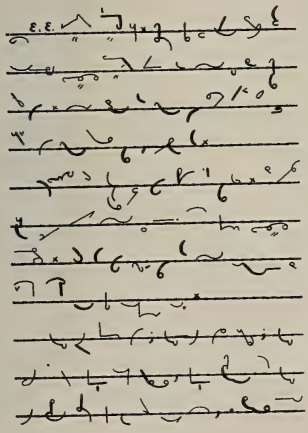
Vocabulary

genuine — faithfulness
worry — happiness
relieve — traveling
maybe — *altogether
numbered — contentment
gifts — prosperity
balance — advisedly
grocery — *surprising

Phrases

for your own
having you
part of this
you do not have
*savings bank
per cent
we suggest
personal interest

Read
191



Write into Shorthand
192

Mr. A. E. Becker
8th and Hill Streets
Los Angeles, California

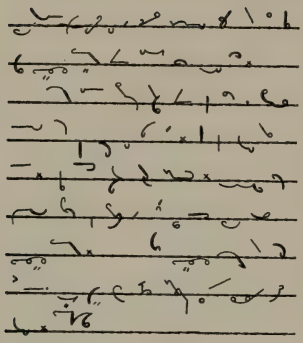
Dear Mr. Becker:

There's an old friend of yours here that you ought to look up, with the idea of renewing your relations.

It's your Savings Bank Account.

We call it an old friend advisedly, for in time of need it would serve you as few other things at your command can.

You recall, of course, that you opened this account and then stopped making deposits. The money deposited has been earning interest right along, and the balance standing to your credit forms too good a start for you to ignore.



The fact that you began the account shows that you had the right idea, and also that you can maintain it if you make up your mind to do so.

We suggest the Per Cent Plan--setting aside a certain percentage of your earnings REGULARLY. You soon get to regard it as a sort of obligation, like your grocery bill, and you meet it with surprising ease.

This letter is written out of a genuine personal interest in your welfare, and with the sincere desire of seeing you numbered among our active customers again.

Cordially yours,

RULE REVIEW: The suffix "fulness" is indicated by the F-stem and the final S-circle, disjoined, and placed near the preceding part of the word:

artfulness
*awfulness
bashfulness
carefulness
direfulness
dutifulness
easefulness
fearfulness
fitfulness
blamefulness
blissfulness
boastfulness
cheerfulness
doubtfulness
dreadfulness
faithfulness
fancifulness
*truthfulness
bountifulness
*changefulness
deceitfulness
delightfulness
disdainfulness
disgracefulness
distrustfulness
thoughtfulness
forgetfulness

fretfulness

gainfulness

harmfulness

hatefulness

heedfulness

*helpfulness

*hopefulness

hurtfulness

irefulness

joyfulness

lawfulness

manfulness

mindfulness

needfulness

painfulness

pitifulness

playfulness

restfulness

tunefulness

tearfulness

sinfulness

forcefulness

faultfulness

fruitfulness

gracefulness

gratefulness

youthfulness

mercifulness

mirthfulness

mournfulness

peacefulness

powerfulness

rightfulness

scornfulness

shamefulness

slothfulness

sportfulness

spitefulness

*truthfulness

trustfulness

*thankfulness

tastefulness

frightfulness

*healthfulness

*unhealthfulness

unfaithfulness

ungratefulness

*untruthfulness

masterfulness

mistrustfulness

plentifulness

purposefulness

regardfulness

regretfulness

remorsefulness

reposefulness

reproachfulness

resentfulness

resourcefulness

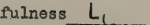
respectfulness

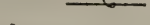
revengefulness

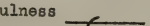
sorrowfulness

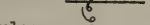
thoughtfulness

LESSON 96 (Con'd)

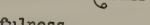
tactfulness 

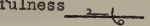
usefulness 

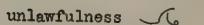
woefulness 

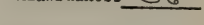
wakefulness 

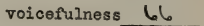
*willfulness

wishfulness 

wistfulness 

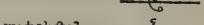
unlawfulness 

voicefulness 

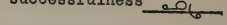
wastefulness 

watchfulness

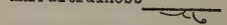
wrathfulness

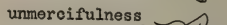
wrongfulness 

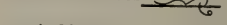
successfulness

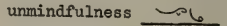
unfruitfulness 

unmercifulness

unmindfulness 

*unthankfulness 

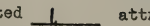
wonderfulness 

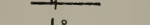
worshipfulness 

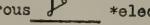
LESSON 97

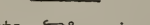
Vocabulary

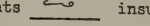
devoted

desirous 

clients 

private 

stated 

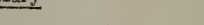
yielding 

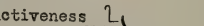
exempt

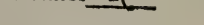
Federal

income

unsold

attractiveness 

*electrical 

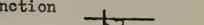
insulated 

distinction

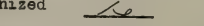
recognized

definitive

telephone

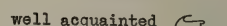
telegraphic 

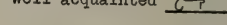
previously

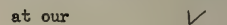
*principal 

Phrases

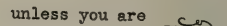
well acquainted

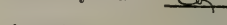
at our 

unless you are 

in order 

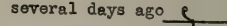
several days ago

as to the 

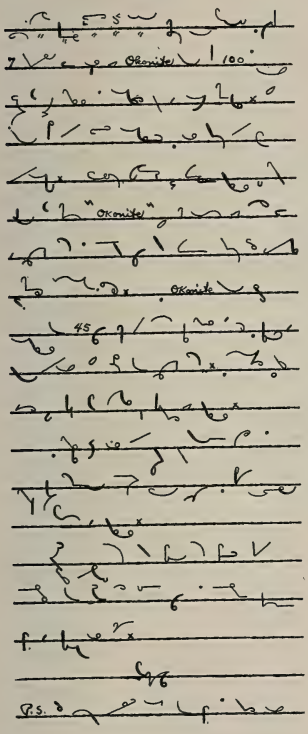
six per cent 

to be used

a number of

since that date 

Read
193



Write into Shorthand
194

Mr. Richard Ames
Drake Hotel
Chicago, Illinois

Dear Sir:

Several days ago we offered you a number of

ILLINOIS IMPROVEMENT 6% BONDS--AT PAR.

The demand for these bonds has been very strong--in fact we have sold over $200,-000 worth since that date, these being taken by both private investors and bank clients.

As previously stated, these issues are purchased with extreme care and only after our representatives have made a most thorough investigation as to the property improved. The past record of these bonds in making prompt payment of principal and interest insures for them a continued active market. They afford our clients a safe investment, yielding a full 6% interest return, Exempt From All Federal Income Taxation.

If in the market at this time, we would suggest your giving them careful consideration, as we feel they will meet your approval. We would also suggest your telegraphic advices, charges collect, if desirous of securing any amount as we know that the few bonds unsold will not remain on hand for long.

Soliciting your order for any

amount, we are

Yours very truly,

RULE REVIEW: The suffix "iveness" is indicated by the V-stem and the final S-circle, disjoined, and placed near the preceding part of the word:

activeness
imitativeness
philoprogenitiveness

abusiveness
impassiveness
uncommunicativeness

amativeness
impulsiveness
supersensitiveness

massiveness
inclusiveness
appropriativeness

passiveness
obtrusiveness
authoritativeness

pensiveness
offensiveness
contemplativeness

elusiveness
pervasiveness
comprehensiveness

votiveness
primitiveness
determinativeness

furtiveness
repulsiveness
introspectiveness

abrasiveness
retentiveness
appreciativeness

adaptiveness
secretiveness
apprehensiveness

adhesiveness
seductiveness
conservativeness

allusiveness
sensitiveness
deliberativeness

cohesiveness
absorptiveness
inexpressiveness

decisiveness
aggressiveness
proscriptiveness

fugitiveness
alimentiveness
quantitativeness

illusiveness

delusiveness

effusiveness

electiveness

inactiveness

incisiveness

negativeness

positiveness

relativeness

punitiveness

sportiveness

attentiveness

deceptiveness

receptiveness

combativeness

conduciveness

corrosiveness

defectiveness

diffusiveness

*effectiveness

intentiveness

attractiveness

convulsiveness

*collectiveness

compulsiveness

conclusiveness

depressiveness

diminutiveness

discursiveness

dissuasiveness

figurativeness

imperativeness

indecisiveness

inhabitiveness

impressiveness

oppressiveness

perceptiveness

percussiveness

perfectiveness

persuasiveness

productiveness

protectiveness

remunerativeness

inconclusiveness

reproductiveness

stupefactiveness

unproductiveness

abstractiveness

acquisitiveness

appellativeness

approbativeness

attributiveness

consecutiveness

consumptiveness

imaginativeness

*distinctiveness

*descriptiveness

destructiveness

*ineffectiveness

inoffensiveness

inattentiveness

inquisitiveness

instructiveness

intuitiveness
inventiveness
lucrativeness
nutritiveness
*objectiveness
plaintiveness
purposiveness
talkativeness
intrusiveness

responsiveness
protrusiveness
successiveness
suggestiveness
*subjectiveness
susceptiveness
submissiveness
transitiveness

progressiveness
provocativeness
speculativeness
vegetativeness
vindictiveness
superlativeness
persecutiveness
penetrativeness
obstructiveness

LESSON 98

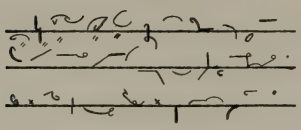
Vocabulary

failure
fault
overdue
*owing
thoughtlessness
oversight
*neglected
remittance

Phrases

assuring you
I came
you would have
are all

Read
195

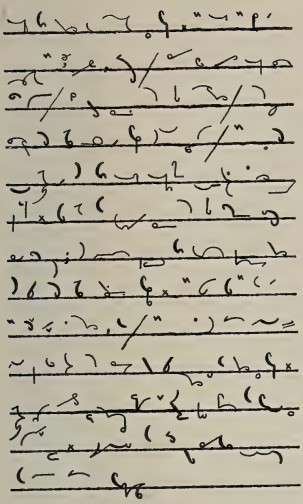


Write into Shorthand
196

Mr. George E. Simons
Aurora, Illinois

Dear Sir:

Two weeks ago I wrote to you call-



ing attention to the fact that a payment on your account with us was overdue. I am afraid my letter miscarried in the mail; for I am sure you would have responded had you received it.

Please don't think that I am writing now to grumble or find fault. Owing to the fact that our sales are all made on the monthly payment plan, we simply have to see that payments are promptly and regularly met. Otherwise we could not remain in business.

I am taking it for granted that you have neglected the payment simply through thoughtlessness, for if there had been any fault in our goods or service, you surely would have told us about it. I know you will send the payment promptly upon receipt of this letter.

Awaiting your remittance and wishing you every success, I am

Yours very truly,

RULE REVIEW: The suffix "lessness" is indicated by the stem Lee (upward L) with the final S-circle, disjoined, and placed near the preceding part of the word:

artlessness mirthlessness blamelessness

carelessness namelessness boundlessness

fearlessness nervelessness brainlessness

gainlessness noiselessness causelessness

godlessness

haplessness

harmlessness

heedlessness

*helplessness

*formlessness

*hopelessness

joylessness

listlessness

lovelessness

*timelessness

tirelessness

sunlessness

tearlessness

tamelessness

tactlessness

uselessness

viewlessness

needlessness

restlessness

ruthlessness

painlessness

peerlessness

pitilessness

pointlessness

powerlessness

recklessness

senselessness

shadelessness

shapelessness

shiftlessness

sleeplessness

spotlessness

tunelessness

*truthlessness

shamelessness

*thanklessness

voicelessness

*worthlessness

bloodlessness

heartlessness

ceaselessness

cheerlessness

deathlessness

fraudlessness

faithlessness

quenchlessness

friendlessness

fruitlessness

gracelessness

mercilessness

guilelessness

relentlessness

remorselessness

resistlessness

guiltlessness

soundlessness

tastelessness

speechlessness

spiritlessness

thriftlessness

thoughtlessness

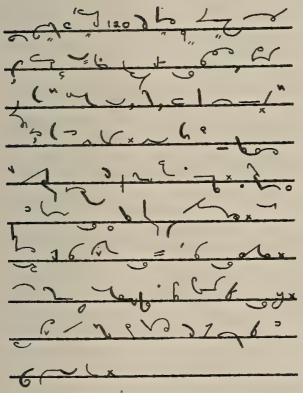
Vocabulary

funeral
solemnly
determine
hardships
characters
harass
fresh
wife
suitableness
scientific
self-respect
self-denial
acquainted
collateral
obtainable
*suggestions

Phrases

can have
to have it
taking their
it may not be
does it
I would like
my dear sir
in a way

Read 197



Write into Shorthand 198

Mr. Dan E. Webb
1306 Peoples Gas Building
Chicago, Illinois

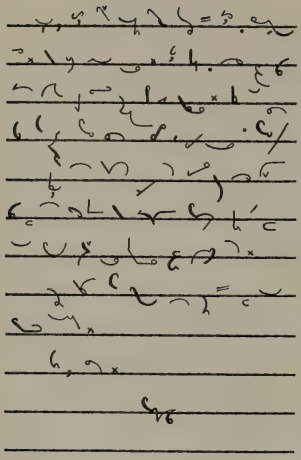
Dear Sir:

It is more than Life Insurance that you have:

It is Peace of Mind Insurance.
And that is about the best thing a man can have.

It is Self-Respect Insurance.
The man who feels the need of more life insurance and fills that need without urging will experience and is entitled to a gain in self-respect.

It is Character Insurance.



Most successful men will admit that the early self-denials, the little hardships of premium payments on life insurance helped to build their characters.

It is Old Age Insurance.

Peace of mind, self-respect and character are conducive to old age. Life Insurance can be used to build a pension for yourself. Though you may never need it, what harm to have it.

It is Credit Insurance.

Business men recognize the importance of taking their Life Insurance when they can get it. Later when it may be needed as collateral, it may not be obtainable.

You have your life insured. Have you insured it for the value you have the right to place on it?

Yours very sincerely,

RULE REVIEW: The suffix "bleness" is indicated by the B-stem with the final S-circle, disjoined, and placed near the preceding part of the word:

liableness imputableness incomprehensibleness

nimbleness infusibleness *interchangeableness

nobleness insolubleness incontrovertibleness

edibleness invisibleness unexceptionableness

feebleness

humbleness

stableness

usableness

ignobleness

legibleness

lovableness

movableness

mutableness

notableness

pliableness

ratableness

affableness

amiableness

audibleness

capableness

durableness

equableness

risibleness

salableness

savableness

desirableness

separableness

impassibleness

implacableness

improbableness

improvableness

ineffableness

incredibleness

inevitableness

infallibleness

inflexibleness

inimitableness

insatiableness

insensibleness

intangibleness

invariableness

invincibleness

inviolableness

acceptableness

accessibleness

admissibleness

inconsiderableness

irreconcilableness

commensurableness

irrepressibleness

comprehensibleness

irreproachableness

*unintelligibleness

unapproachableness

unconscionableness

uncontrollableness

companionableness

inexpressibleness

insupportableness

inconceivableness

incorruptibleness

indefatigableness

*indispensableness

imperceptibleness

imperturbableness

incombustibleness

indescribableness

sizableness

solubleness

ténableness

visibleness

volubleness

laudableness

passibleness

pitiableness

portableness

readableness

adorableness

amenableness

amicableness

eligibleness

fallibleness

feasibleness

flexibleness

forcibleness

horribleness

reliableness

sociableness

answerableness

applicableness

*changeableness

*chargeableness

charitableness

commutableness

compatibleness

conducibleness

corrigibleness

deceivableness

defeasibleness

dependableness

defensibleness

delectableness

despicableness

detestableness

diffusibleness

digestibleness

dissolubleness

formidableness

impassableness

*irresponsibleness

irretrievableness

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